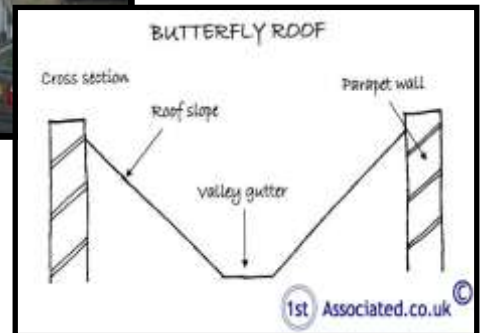


JOB REFERENCE: xxxxxxxxxxxx

RESIDENTIAL BUILDING SURVEY

xxxxxxxxxx,
Walworth,
London
SE17 xxxxxx



FOR

xxxxxxxxxxxxxx

Prepared by:

xxxxxxxxxxxxxx

INDEPENDENT CHARTERED SURVEYORS

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INTRODUCTION

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

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

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

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

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

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

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

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REPORT FORMAT

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

GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

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SYNOPSIS

SITUATION AND DESCRIPTION

This is a mid-terraced property, two storeys in height with a lower ground floor flat. The house is situated in a residential area of similarly styled properties. The lower ground floor of the property is a self-contained flat with the remainder of the house on the upper ground and first floors.

To the front of the property are steps and a small courtyard area leading to the self-contained flat. To the rear of the property are courtyard style gardens. Parking is on a first come first serve basis with a permit system in place and is limited.

We are advised by a local contact/resident that the properties were built around the year 1868. If the age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

Putting Life into Perspective!

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

1837	Victoria becomes Queen of Great Britain.
1840	The First Postage Stamp
1851	First World Exhibition held in London
1854	Florence Nightingale pioneers modern nursing in the Crimea
1859	Charles Darwin proposes the Theory of Evolution
1868	Last public hanging in Britain
1870	British Red Cross Established
1880	Commencement of 1st Test Cricket England v Australia at the oval.

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EXTERNAL PHOTOGRAPHS



Front Elevation



Rear View



Street View



Front courtyard



Rear courtyard

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ACCOMMODATION AND FACILITIES

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

Lower Ground Floor – Self Contained Accommodation

The lower ground floor accommodation consists of:

- 1) Lounge / Kitchen / breakfast area - front
- 2) Bedroom - rear left
- 3) Shower Room - rear right

Upper Ground Floor

The upper ground floor accommodation consists of:

- 1) Entrance Hallway
- 2) Reception Room - front
- 3) Kitchen – rear

Access to the rear garden is via the hallway.

First Floor

The first floor accommodation consists of:

- 1) Landing - right
- 2) Bedroom - front left
- 3) Bedroom - rear left
- 4) Bathroom - front right

Access to the roof is via the rear left hand bedroom and landing.

Outside Areas

There are stairs that lead up to the front door of the house and down to the self-contained flat. There is a small courtyard to the front and courtyard style gardens with an outbuilding to the rear of the property.

Parking

We find the parking is very limited with this type of property as it was originally built without a car in mind. Parking is on a first come first serve basis.

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

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INTERNAL PHOTOGRAPHS

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

Lower Ground Floor



Breakfast area - front



Kitchen area - front



Lounge -front



Bedroom – rear left



W.C in shower room



Shower room – rear right

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Upper Ground Floor



Entrance Hallway



Reception room - front



Kitchen - rear

First Floor



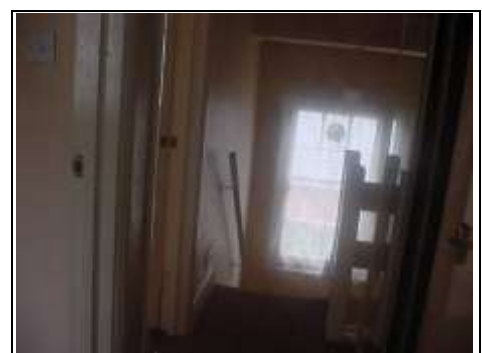
Bedroom – front left



Bathroom – front right



Bedroom - rear left



Landing – rear right

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SUMMARY OF CONSTRUCTION

External

Chimneys:	Brick chimneys – left hand side.
Cornice/Parapet Walls	Two brick parapet walls to the left and right and a brick cornice to the front.
Main Roof:	London butterfly roof clad with concrete tiles (as seen from your aerial photo).
Main Roof Structure:	Cut timber roof with metal joists added.
Hopper Heads and Downpipes:	Plastic - rear
Soil and Vent Pipe:	Internal
Walls:	Yellow London Stock Flemish Bond brickwork (assumed) repointed in cement mortar with a pronounced brick string detailing and corbelling. Painted render to the lower ground floor.
Windows and Doors:	Timber sliding sash windows single glazed

Internal

Ceilings:	Plasterboard. Gypsum plaster finish.
Walls:	Mixture of solid and studwork (assumed). Gypsum plaster finishing.
Floors: Lower Ground Floor:	Solid under foot assumed concrete.
Upper Ground Floor and First Floor:	Joist and floorboards with embedded timbers (assumed)

Services

We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The electrics are located above the entrance to the bedroom door in the ground floor flat. There is an old style wall mounted boiler in the kitchen of the house - these services are not divided between the two properties.

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

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

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EXECUTIVE SUMMARY

Summaries are not ideal as they try to précis often quite complex subjects into a few paragraphs. This is particularly so in a summary about someone's future home when we are trying to second-guess what their priorities are, so it is important the Report is read in full.

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 300 photographs during the course of this survey and many pages of notes, so if an issue has not been discussed that you are interested in or concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it; if we have not we will happily go back.

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

The Good

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

- 1.0) The property is in a dilapidated state but has potential.
- 2.0) There is good natural light within the rooms.
- 3.0) The property has many of its original characteristics and the street has the feel of the era.

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

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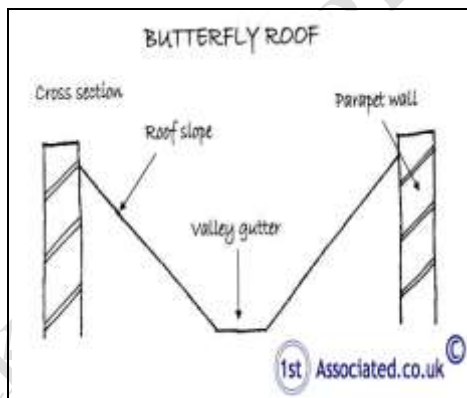
The Bad

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.

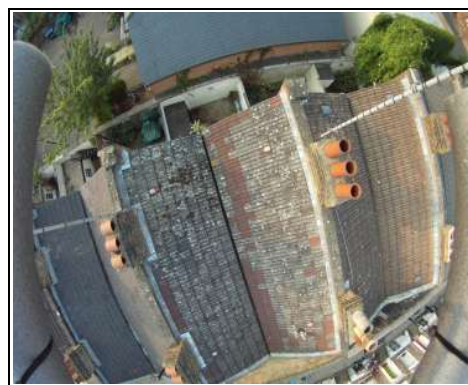
1.0) London Butterfly Roof

As you are aware we have not been able to physically get onto the roof so we utilised an aerial photograph. As we have not been able to get onto the roof, it is to some extent, still unknown and which is a major issue. From what we could see it is a London Butterfly roof that has been modified by the addition of concrete tiles and additional timbers together with I-Beams that have been added centrally below the valley gutter. We would of course prefer to have been able to get onto the roof. From the damp staining that can be seen in the property from the first floor there are still likely to be problems. These may be from one off occurrences such as wind driven rain or snow, nevertheless they need to be solved.

ACTION REQUIRED: We would recommend adding a roof window to the London Butterfly roof to allow access to the roof and examination. Ideally this should be before you purchase the property so that we can return and view the roof. In our experience the owner is unlikely to allow this however we would still ask. Our concern is that the leaks that are coming through, although relatively minor, may be difficult to resolve, possibly due to fundamental



Butterfly roof



Aerial photo



Dampness visible to timbers on the left hand side of the London Butterfly roof

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errors in how the roof has been constructed or detailed.

For example, the roofs tile construction may not have sufficient lap or there may be a problem with the valley gutter in the way it's been laid.



The valley gutter on the London Butterfly roof, there is staining visible indicating dampness is getting in.

ANTICIPATED COST: In a worst case scenario this would cost in the region of £10,000 - £30,000 (ten thousand pounds to thirty thousand pounds). The level of risk is unknown as we have not been able to get on the roof. However we believe the risk to be relatively minor but the possibility of it being a higher risk cannot be ruled out. We would expect the costs to probably be in the region of £2,500 - £5,000 (two thousand, five hundred pounds to five thousand pounds) for repairs to the lead flashings / valley gutter. Our concern is the relatively small gap we can see for the Valley Gutter which may indicate that the roof has been laid completely wrongly and that you may have to start again.

Please see the Roof Section of this Report.

2.0) Roof Ventilation/ Condensation

From what we could see from the aerial photo the roof is vented with older style mushroom vents formed in plastic. We could not physically see these in the roof (we would expect to see cut sections into the felt). We would always recommend ventilation to roofs such as this to minimise deterioration and attacks from woodworm.

ACTION REQUIRED: We recommend adding additional vents. These may be at roof level or to the end gables.

ANTICIPATED COST: In the region of £250 - £1,000 (two hundred and fifty to one thousand pounds); please obtain quotations.

Please see the Roof Section of this Report.

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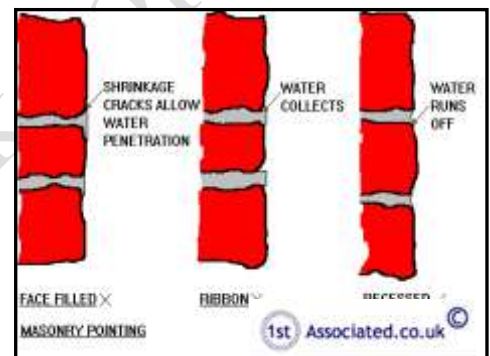
3.0) Cement Pointing

An older property such as this should be allowed to breathe. Unfortunately the property has been re-pointed in cement mortar and as such has been smothered by the cement. As we showed you, if you recall, the cement mortar will fall out on its own over time as it tends to become hard and brittle as opposed to the lime mortar that stays relatively soft. Having said that approximately eighty percent of buildings that we see today have cement mortar



Cement mortar falling out to the front of the property. If you recall we took a bit out.

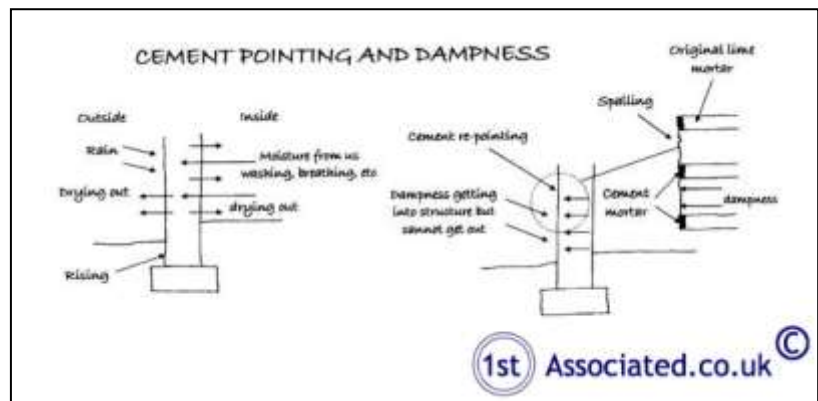
ACTION REQUIRED: You need to employ an old style, term served, brick layer for the next few years to use a stiff brush once or twice a year on the cement and re-point in a lime mortar until a good proportion of it is replaced. The Bricklayer needs to be skilled in the use of lime.



Masonry Pointing

Lime Every Time – a bit more information.

Unfortunately the cement re-pointing, whilst well meaning, is not appropriate for this type of construction. A cement mortar has been used rather than a lime based mortar. We recommend you use lime mortar in any future repairs



Cement Pointing

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regardless of what the builders say! Using lime mortar will limit further damage to the brickwork, which is almost impossible to repair successfully. However, we would add that many, if not most, of the properties that are re-pointed are re-pointed wrongly; it is only in recent years that we have discovered the problems that can occur from it.

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

Please see the Walls Section of this Report.

4.0) Cornice / Parapet Wall

To the front of the property is a cornice with a pronounced brick string detail. From this there is a plant growing. There may well be similar areas on the main roof itself (although we could not see any in your photo). We can see this is an original design fault as there are other plants growing from the cornices of other buildings along the roads.



Plant growing from the cornice

ACTION REQUIRED: Remove the plant and check the detail as we believe a ledge has been formed that water sits on. This may originally have been a lead detail. When you access the roof you will be able to check this by looking to see what details other people have on the cornices of their properties.



Plant growing on another cornice nearby

ANTICIPATED COST: The plant needs to be removed and the detailing made watertight probably by re-pointing or using mastic. The work is likely to cost a few hundred pounds plus any scaffolding costs to gain access if it cannot be done over hand over the cornice; please obtain quotations.

Please see the Walls Section of this Report.

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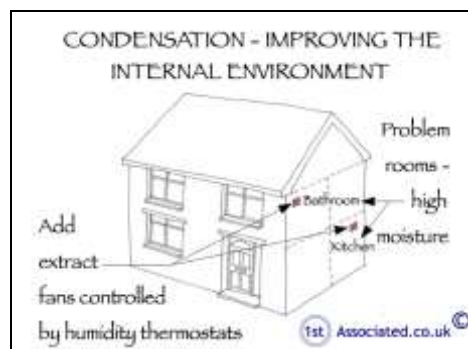
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5.0) Condensation

This age, type and style of property can be more prone to condensation than a more modern property. We feel the best way to reduce the chances of condensation is to remove any excessive moisture from the area it is created in as quickly as possible.



Condensation

ACTION REQUIRED: We would recommend that large extract fans are added to the kitchens, the bathroom and the shower room. These should be humidity controlled which means they will switch themselves on and off at the set humidity level.

ANTICIPATED COST: In the region of £250 - £750 (two hundred and fifty pounds to seven hundred and fifty pounds); please obtain quotations.



Masonry Pointing

Please see the Dampness Section of this Report.

6.0) Dampness in the property.

6.1) Dampness to the front of the property

Dampness to the front of the property means that all rainwater will run into this area. As there is no bell mouth detail capillary attraction occurs to the render and this is drawn up into the property.

In addition to this we believe the wrong type of paint has been used. This looks to be a plastic based paint which stops the



Dampness to the front of the property

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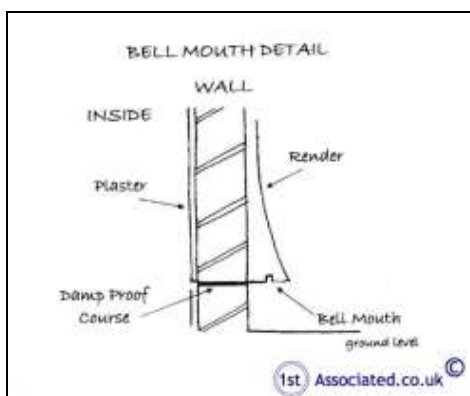
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property from breathing (if you recall my Kagool example, the plastic coats that mothers provide for young children).



Bell mouth detail



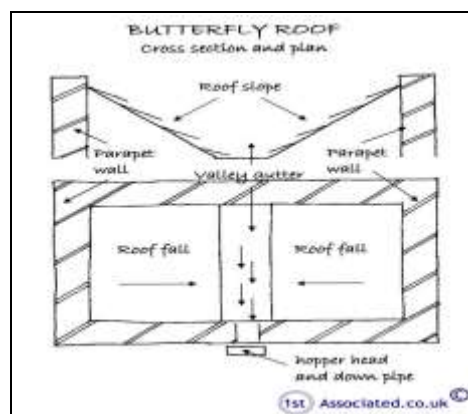
No bell mouth to render

ACTION REQUIRED: Add a bell mouth and repaint with a micro porous/breathable paint.

6.2) Dampness to the first floor.

There are two areas of dampness. One of them is where the dampness generally runs centrally to the top floor and is approximately where the valley gutter is on the London Butterfly roof.

However there is one damp area to the front left hand side which as you know we investigated but could not see any obvious way that the water is getting in. We think perhaps it is getting in via the pronounced brick string detail to the front where it sits on the ledge (a similar place to where the plant is growing and sits). On reflection this could also be damp because of the valley gutter.



Butterfly roof



Dampness to first floor front bedroom

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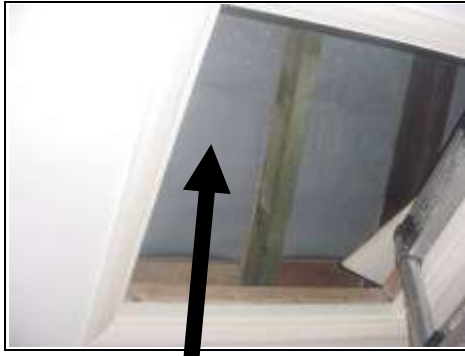
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Plant growing in the hopper head to the rear of the property. This could be allowing dampness in at first floor level



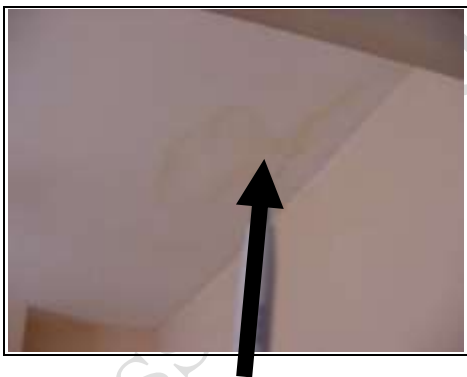
Plastic underlayer in part of roof could be causing condensation that in turn may be causing some of the dampness



Staining to the timber of the valley gutter. This could be causing dampness in the bedrooms at first floor level

6.3) Dampness to the upper ground floor

Again we think this may be coming through the brick string that is providing a ledge for dampness to come in.



Dampness to the reception room ceiling - upper ground floor



Dampness to upper ground floor

6.4) Dampness to the lower ground floor

There is also dampness getting in on the lower ground floor.

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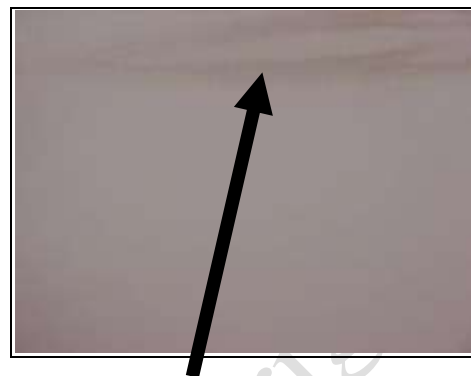
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Leaking radiator on the upper ground floor causing possible dampness to the lower ground floor



This is the stain with the date around it. It is in the centre of the room and does not look to have got much larger

Our overall thoughts on the damp staining

We think this is due to the ledges at the front of the property. We do feel that you need to consider this as a characteristic of the property and accept that you may well get some damp staining in the property. Ways round this are to re-point on the outside which we have already mentioned and to decorate internally. We do feel that you may spend a lot of time and money chasing round a problem such as this. However it will be a bonus if you do manage to solve it.

7.0) Hairline cracking – modern and old construction

Within the property we could see hairline cracks. This we believe is due to a modern gypsum based plaster being used within the property, resulting in differential movement between this and the older structure, together with the dampness that we have just mentioned. Again these cracks can be repaired and painted over but we do think they will open up over time.

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8.0) Chimney Breasts

All chimneys should be vented if they are not being used. From what we can see the chimneys have been enclosed using a hog back tile.

ACTION REQUIRED: You should check and confirm this with the existing owners.



Vent to chimney breast in kitchen

Please see the Chimney Breast Section of this Report.

9.0) Fire/Smoke Alarms

We would recommend that you have a hard wired smoke alarm system added to the property particularly as it is divided in the way that it is. If a fire was to start in the lower ground floor you would have no way of knowing about it in the upper section of the property.

10.0) Services

Dated Electrics

The electrics are dated circa 1970s / 1980s and better are now available.

ACTION REQUIRED: We would recommend a new fuse board is installed and also a general update to the electrics. We would also recommend that an Institute of Electrical Engineers standards (IEE) test and report should be carried out by an NICEIC registered and approved electrical contractor or equivalent.



Dated electrics in lower ground floor flat

ANTICIPATED COST: In the region of £500 - £1,500 (Five hundred pounds to one thousand five hundred pounds).

Please see the Services Section of this Report.

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The Ugly

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

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

There are a few question marks over certain things such as the roof and the possibility that the valley gutter is going to be a problem. Without physically getting on the roof we cannot comment much further (we will be happy to revisit if you create an access to the roof). You also need to decide if you are happy with the possible dampness and the hairline cracking being a characteristic of the property.

Chasing round roof leaks/ dampness through the walls

Just to reiterate we think you may have a problem with the roof / walls that will involve regular maintenance. We are particularly making this comment as from looking at the aerial photo you have of the London Butterfly roof we can see various different colours of tiles indicating to us that numerous repairs have taken place. It is essential to make access to the roof as easy as possible.

You need to understand and be happy with the fact that older buildings will not perform to the standards we have within modern buildings. However they do have many plus sides as well, such as the characteristics, charm and original features that are found in this era of property.

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Other Items

Moving on to more general information.

Maintenance

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

This type of property will require on-going maintenance and repair such as re-pointing to the outer walls, repairs to the roof and redecoration to the windows. A budget for such work must be allowed to ensure it is maintained in good condition. This will prevent undue and unnecessary deterioration.

Services

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

Electrics

We were surprised to only find one electricity board in the ground floor flat, we would have expected there to have been two separate electricity boards.

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

ACTION REQUIRED: Your Legal Advisor to specifically ask if there are two fuse boards in the property.

Heating

The heating was not on at the time of the survey and we couldn't get the heating to come on.

ACTION REQUIRED: We would ask the estate agent to arrange for the heating to be turned on and to show you Gas Safe certificates.

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ANTICIPATED COST: If they cannot turn the heating on then you need to discount the purchase price of the property by approximately £4,000 - £8,000(four thousand pounds to eight thousand pounds) to allow for a new heating system. This includes for new radiators as the existing ones are unlikely to be able to cope with the pressure of a modern system.

Drainage

Whilst we have lifted one manhole cover to the rear of the property, we could not lift the one at the front. Drains were added at a late date to this property but nevertheless they are still quite old and tend to be a vulnerable part of it as if they leak they can cause damage to the property. We have no reason to suspect a leak such as movement in the structure.

ACTION REQUIRED: The only true way to find out the condition of the drains is to have a closed circuit TV camera report to establish the condition of the drains. We suggest you live in the property and if there are problems then this can be carried out and should be termed as an acceptable risk in this age of property.

Water Supply

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

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

DIY/Handyman Type Work

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

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Purchase Price

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

Every Business Transaction has a Risk

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

Estimates of Building Costs

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

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

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SUMMARY UPON REFLECTION



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

In an older property such as this there is always an element of risk. Many people would be put off by a London Butterfly roof and the limitations of an older style property in a conservation area (your legal advisor to check and confirm this). However we feel that providing you understand that an older property will have regular maintenance requirements and will have what we term as characteristics and features, which we have explained within the report, that you will have to live with or spend a lot of money to resolve.

We would add that we believe these properties were originally local authority properties and as such the Local Authority may have information with regard to the refurbishments that has taken place within them.

ACTION REQUIRED: Your Legal Advisor to check and confirm with the local authority whether details are available.

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

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MORE ABOUT THE REPORT FORMAT

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

TENURE – FREEHOLD (OR AS GOOD AS)

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

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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

From our investigations the property falls within a Conservation Area (your Legal Advisor should confirm this and make their own enquiries) and as such it will require various permissions to be obtained before work is carried out, over and above what is normally required and the use of appropriate materials for the age, type and style of property.



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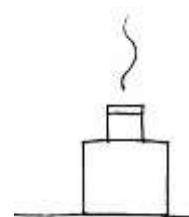
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EXTERNAL

CHIMNEY STACKS AND PARAPET WALLS



Chimney Stacks

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

In properties of this age there would have been chimneys in every room to keep the occupants warm.

We can see very little of the chimneys from ground level (see our photo). From viewing the photo that you had taken we could see two chimneys to the left hand side, one to the front and one to the rear. Both of these are brick built with a lead flashing and there is hog back tiling, meaning that the chimneys have been closed off and vented. Unfortunately the photos are not detailed enough to comment further.



Chimney

Flashings Defined

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

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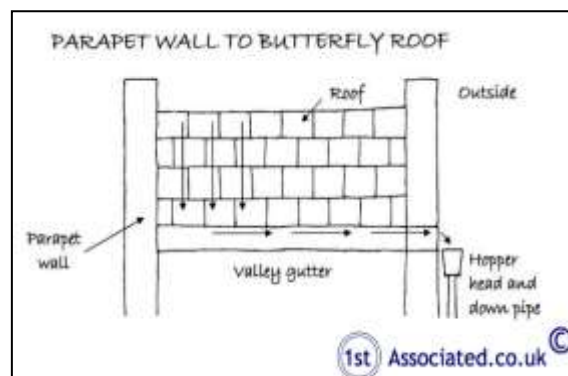
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Parapet Walls

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

The parapet walls are again visible on your aerial photo but not from ground level. They look to have a coping stone on them and taking an educated guess we would think they are brick finished. We can see from the photo there is a lead flashing.



Parapet wall to butterfly roof

Cornice

To the front of the property is the cornice. This is the area where we think there may be problems. We can see from your aerial photos that there is a lead flashing behind it and what looks to be a rendered wall. To us this is a good detail providing that the coping stone has a suitable drip detail on it to keep the water away from the wall. We suspect, as we mentioned in the Executive Summary, that water is sitting on the pronounced string detail (the bit of the brick that protrudes).



Cornice to the front of the property

String detail defined

This is a brick that sticks out/protrudes forming a feature or a band in the brickwork

Coping Stone

This is a stone that sits on top of a wall to protect from water getting into the joints.

Finally, we were unable to see any of the parapet walls other than via the aerial photo. The cornice we were only able to see approximately fifty percent of therefore we have made our best assumptions based upon what we could see. A closer inspection may reveal more.

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Party Wall

The party wall relates to shared items, such as two left hand side chimneys, parapet walls and firewalls beneath that are visible in the roof. If you do any work on these you will need to deal with the Party Wall Act. Here is a brief explanation of it.

Party Structures Defined - Party Wall Act Etc. 1996

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

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

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

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

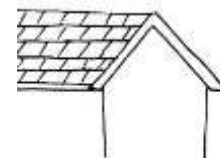
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ROOF COVERINGS AND UNDERLAYERS

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

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

As you are aware we could not actually see the roof coverings. From your photo we would comment that the main roof is a London Butterfly roof clad with concrete tiles. There are a number of different colour concrete tiles. We can also see what look to be lichens from the spots on the roof. Lichens on a roof tend to indicate that the top surface is deteriorating which is why we have said in the Executive Summary ideally you need to get access to the roof before you legally commit to purchase.



Lichens Narrow Valley Gutter Different coloured tiles

Valley gutter

Also notice the width of the valley gutter. The valley gutter opening is quite small when you compare it to the adjoining properties. This in our experience means that they can block up very easily.

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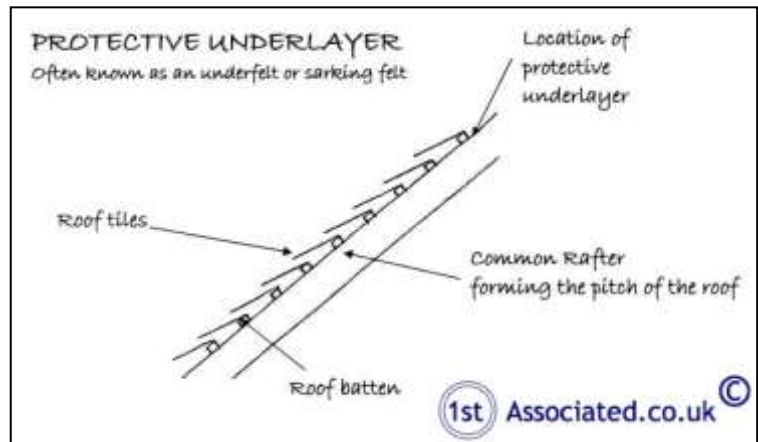
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Protective Underlayer (Often known as the sarking felt or underfelt)

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



Protective underlayer

To the right hand side roof there is a hessian based bitumen underlayer. This type of membrane has been used since the 1960's. To the left hand side roof and going underneath the valley gutter is a plastic protective underlayer. This type of underlayer is no longer used as it sweats and as mentioned in the Executive Summary it could be the reason for getting dampness into the structure.



Right hand roof-This photo shows the common rafters (the ones that form the pitch of the roof) and the dark area between is the protective underlayer.



Torn protective underlayer - right hand roof.



Into the roof - left hand side.
(All directions given as you face the property)

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All the roofs were inspected from within the roof or via the aerial photo that you had taken.

Finally, we were unable to see 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 your photo and educated guess work and experience. Obviously being on the roof may reveal other defects.

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

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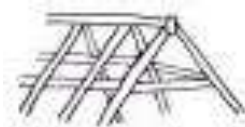
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ROOF STRUCTURE AND LOFT

(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

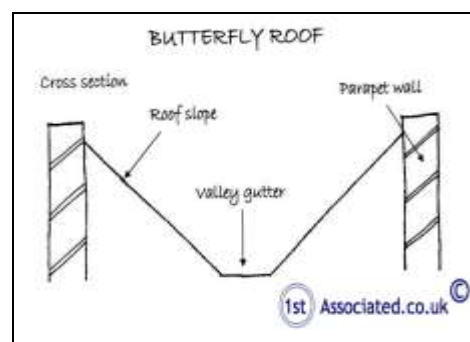
Roof Access

The main roof is accessed via two loft hatches in the rear bedroom and the landing. There are no loft ladders, electric lights or secured floorboards. 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

This is a cut timber roof with a double pitch that has a valley in the centre. In this particular case, in addition, I-Beams have been positioned to the centre of the valley. We would say that this is good as the central valley is often the area where problems occur.



Butterfly roof

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New and Old timbers



Old timber

New timber

Mixture of new and old timbers



New and old timbers. The light ones are new and the dark ones are old



The roofs sit upon brick nibs



Steel beams



Steel beams supporting the timbers



Steel beam

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Roof Timbers

We have inspected the roof structure for:

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

Our examination was limited by the general configuration of the roof and the insulation. What we could see was generally found to be in average condition (albeit had been repaired) 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.

Fire Walls

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

Fire Walls Defined

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

Water Tanks

There are two water tanks, one is above the staircase and there is a top up tank for the central heating in the right hand side roof.

We would always recommend that water tanks be drained down and cleared of any debris etc. (we have seen dead birds and other unmentionable things in

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these tanks). As you are often cleaning your teeth with this water it is best that it is as clean as possible!



Water tank over the rear stairs



Top up tank for the central heating

Ventilation

Please see our comments within the Executive Summary. These roofs need ventilation.

Insulation

Please see the Thermal Efficiency Section of this Report.

Electrical Cables

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

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

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

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HOPPER HEADS 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.

Hopper heads and Downpipes

Please see our comments within the Executive Summary. The property has plastic hopper heads and downpipes which are blocked.

ACTION REQUIRED: initially we would obviously clear out the vegetation growing. In the long term we would recommend that you have a larger hopper head fitted.



Hopper head to the rear of the London butterfly roof

Valley Gutter

An integral part of the main roof is the central valley gutter which is always a weak area. We mentioned earlier that the gap looked quite small in the valley gutter and this will encourage it to block.



Pattern staining caused by the hopper head over flowing

ACTION REQUIRED: We would recommend you stand outside the property next time it rains heavily and see how well the drains cope with the rainwater particularly looking at the joints. We would also recommend that the hopper heads and downpipes are cleaned out and the joints are checked. As already mentioned we would recommend that the hopper head is replaced with a larger one.



Plant growing in hopper head to the rear. Bigger hopper heads are needed.

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Soil and Vent Pipe

The property has internal plastic soil and vent pipes.



Internal soil and vent pipe in the right side roof

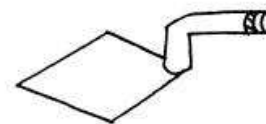
Finally, hopper heads, downpipes and soil and vent pipes have been inspected from ground level. As it was not raining at the time of the inspection it is not possible to confirm 100 per cent that the rainwater installation is free from blockage, leakage etc. or that it is capable of coping with long 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 a painted render finish to the lower ground floor area.

Brickwork

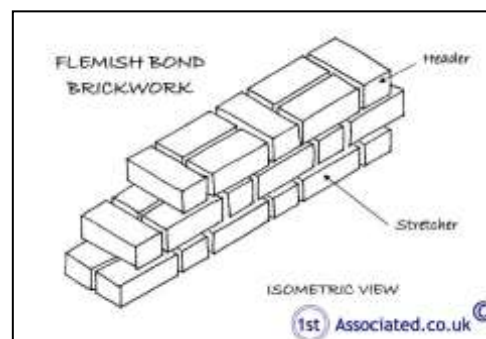
The property is built in a yellow London stock brick originally in a lime mortar in what is known as Flemish bond brickwork which has now been re-pointed in cement mortar.

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

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



Flemish bond brickwork



Flemish bond brickwork

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

Generally Flemish Bond brickwork is liable to penetrating dampness

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internally, dependent upon the condition of the brickwork and the exposure to the weather. In this case please see our comments in the Executive Summary.

Brickwork String Detail

String detail defined

This is a brick that sticks out/protrudes forming a feature or a band in the brickwork



Brick work string course



Brick work stringer with a cement fillet. The knife in the gap shows how dampness can get behind it

Cement Mortar

The problem with using cement mortar is that it is brittle and these properties move and as such you get hairline cracking as demonstrated by the knife in the photo above left

Painted White Render – sometimes known as Stucco Render

In this age of property it is perfectly normal to have white painted render imitating the stone that was used on the more expensive properties at the time this property was built.

We can see that dampness is getting into the render. Please see our comments within the Executive Summary and as mentioned we believe it has been painted with a plastic



Render at low level

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based paint. We would also comment;

Painted to sell

It does look as if this property has been painted to sell externally. We feel there will be quite a few problems with the dampness in the property.



Dampness escaping. The property has been painted with the wrong type of paint and does not allow the property to breathe.



Painted to sell

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 and deterioration

Render Detailing

On this style of property we usually find the render detailing going down to the ground. However we do believe a better detail is to have a bell mouth to the base of the property as this helps to reduce dampness.

Bell mouth to base of property

To the base of the render there was no bell mouth detail.

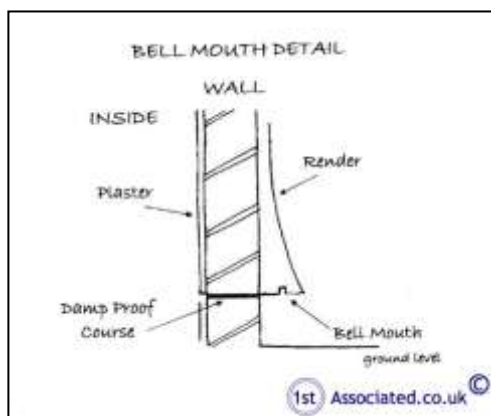
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Bell mouth detail



No bell mouth to base of property

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

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

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FOUNDATIONS

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

Foundations

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

London Clay

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

Building Insurance Policy

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

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

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

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

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

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

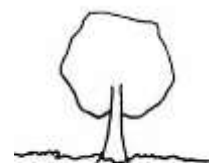
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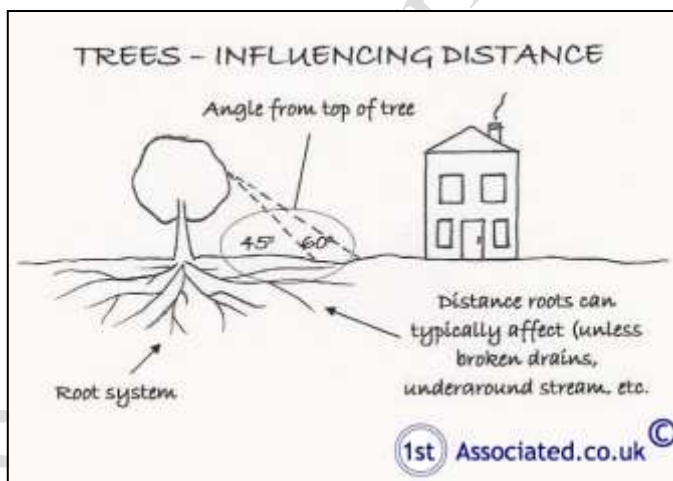
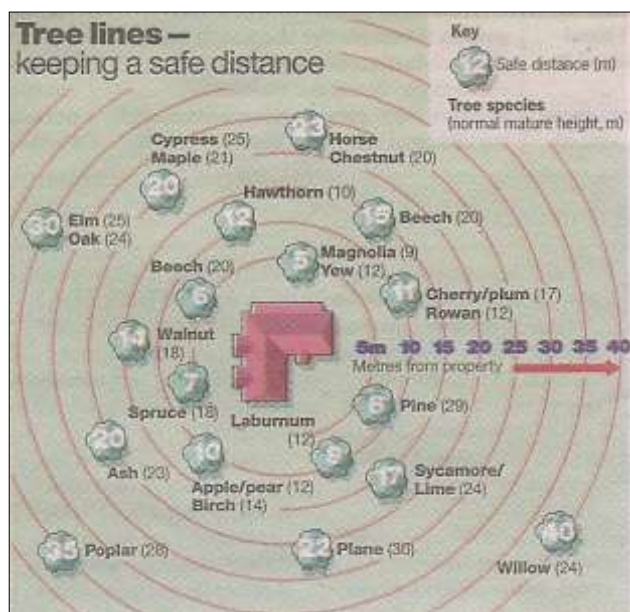
TREES

FOUNDATIONS



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.



Trees within influencing distance

Influencing Distance Defined

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

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

Please also refer to the External Areas Section.

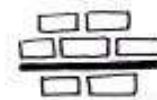
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DAMP PROOF COURSE

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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, there would not have been a DPC built in originally. There may have been one added at a later date but we cannot see anything.

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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AIRBRICKS



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

High Level air Brick

There is a high level airbrick that is a vent from the first floor bathroom.

ACTION REQUIRED: We would recommend this is replaced with a larger extract fan. Please see our comments within the Executive Summary.

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

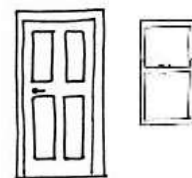
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WINDOWS AND DOORS

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.

Windows and Doors

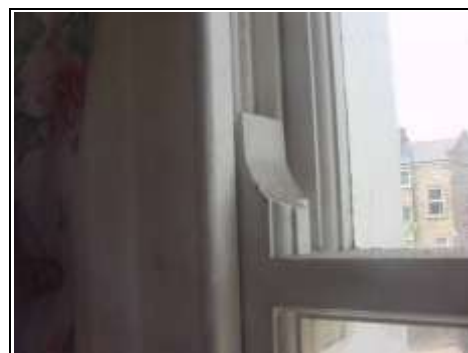
The property has single glazed timber sliding sash windows which are a variety of ages. We would comment that these are generally in average to slightly below average condition and require redecoration in the summer of 2013.



Sliding sash window



Checking the windows



Sash window

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General Information on Sliding Sash Windows

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



Sash window

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

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EXTERNAL DECORATIONS

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

We do feel there will be problems with the painted render with blistering and dampness. Once the existing paint has been removed and it has been painted with an appropriate paint that allows the property to breathe then there should not be any issues. What we would do is allow the existing paint to fall/flake off by itself and re-paint in patches until it can all be painted as one.

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

Please see our comments in the External Joinery section.

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INTERNAL



CEILINGS, WALLS, PARTITIONS AND FINISHES

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

Ceilings

Where we could see the ceilings from within the roof space we could see that they are modern plasterboard indicating that they were replaced in the last thirty to forty years.

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.



Plasterboard ceiling

There is staining to the ceilings throughout the property. Please see our comments within the Executive Summary.

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Internal Walls and Partitions

These are, we believe, a mixture of solid and studwork construction. It is of course impossible to determine the construction without opening up the walls and we have therefore taken an educated guess.

Perimeter Walls

Originally these would have been constructed with a wet plaster, possibly a lime plaster. We now believe they are a mixture of the old lime plaster with a skim coat of gypsum plaster.

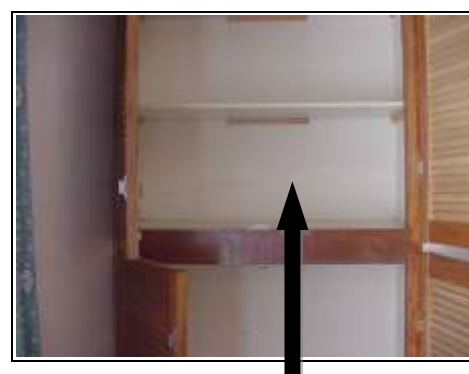


Skim coat of plaster

Hairline cracking

Hairline cracking is a result of dampness and differential movement in the property.

ACTION REQUIRED: In many cases painting will hide the cracks although you may have to do some filling in some areas. We much prefer a traditional lime based plaster in old properties such as this. However it will be very difficult to remove the skim coat of gypsum plaster.



Hairline cracking visible

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

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.

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

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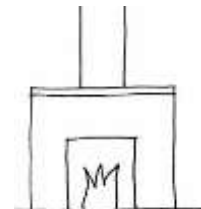
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CHIMNEY BREASTS, FLUES AND FIREPLACES

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

The chimney breasts are located to the left hand side (all directions given as you face the front of the property).

At the time of the survey no chimneys were in use. We would add that we have not been into the neighbour's properties to see whether they have had their chimneys removed or whether they are using their chimneys. If you do wish to use your chimneys then you do need to talk to your next door neighbours. Starting a fire in your property may appear to be working perfectly well but you may be smoking out your neighbours or worse still causing a fire risk particularly in the roof area.

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

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

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

Please also see the Chimney Stacks, Flues

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FLOORS



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

Lower Ground Floor

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

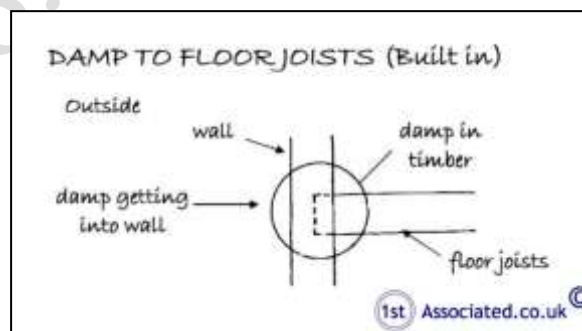
However, we have not opened up the floors or lifted the carpets / laminate flooring, tiles, floor coverings.



Laminate flooring

Upper Ground and First Floors

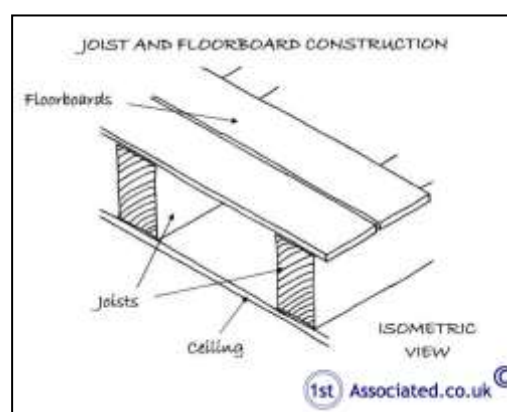
We have assumed that the first floor construction is joist and floorboards with embedded timbers, as this is typical in this age of property.



Damp to floor joists

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

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This shows that the floor joists go from the front to the back of the property



New floorboards in the cupboard may relate to central heating being put in or it may relate to woodworm problems

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

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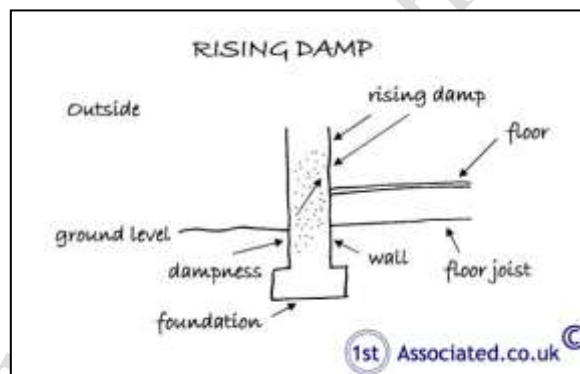


DAMPNESS

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

Rising Damp

Rising damp depends upon various components including the porosity of the structure, the supply of water and the rate of evaporation of the material, amongst other things. Rising damp can come from the ground, drawn by capillary action, to varying degrees of intensity and height into the materials above. There is now great scepticism that true rising damp rarely occurs.



Rising damp

A random visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case we have found a higher reading than we would expect to the front of the property.

ACTION REQUIRED: Please see our comments with regard to the render.



Testing for rising damp

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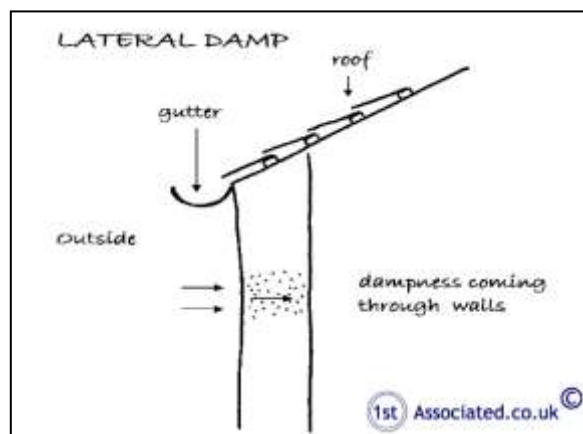
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Lateral or Penetrating Dampness

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

We used a damp meter on the external walls. Our findings are in line with what we would expect.



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

Lateral dampness

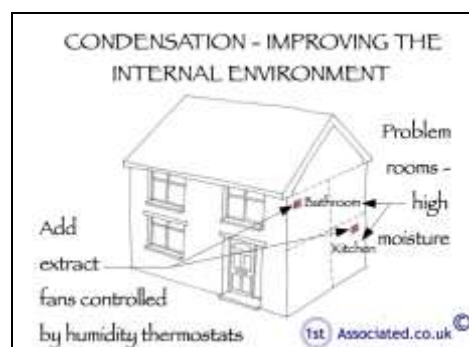


Testing for lateral dampness

Condensation

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

At the time of the inspection there were no obvious signs of condensation but the property was unoccupied at the time of the survey. We do feel the property has a higher than average risk of condensation occurring. Please see our comments in the Executive Summary and our reference below to adding good quality extract fans



Condensation

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

Extract fans in kitchens and bathrooms

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

ACTION REQUIRED: We would recommend humidity controlled extract fans be added to kitchens, shower room and bathroom. Please see our comments within the Executive Summary.

Finally, effective testing was prevented in areas concealed by heavy furniture, fixtures such as kitchen fittings with backboards, wall tiles and wall panelling. We have not carried out tests to BRE Digest 245, but only carried out a visual inspection.

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INTERNAL JOINERY



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

Doors

The doors are we believe a fire door as they have a Perko door closer. This does lead us to believe that the original alterations were carried out professionally. This is why we mentioned within the Executive Summary that your Legal Advisor does need to see if the Local Authority has any further information.



Perko Door closers

Staircase

We noted that the underside of the staircase was exposed. It is more normal today to have a half hour fire barrier to stop fire spreading from the ground floor to the first floor in a worse case scenario. You may wish to take a view on whether you add this

Kitchens

Lower Ground Floor Kitchen

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

We have not tested any of the kitchen appliances.

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Upper Ground Floor Kitchen

We found the kitchen in below average condition and we would recommend it's replaced.

ACTION REQUIRED: Replace the kitchen.

ANTICIPATED COST: You really can spend as much or as little as you like on a kitchen

We have not tested any of the kitchen appliances.

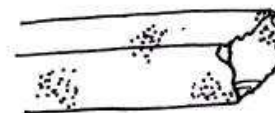
Finally, it should be noted that not all joinery has been inspected. We have viewed a random sample and visually inspected these to give a general overview of the condition. Please also see the External Joinery/Detailing section.

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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 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 but would expect some to the floor joists ends and some to be present in the roof.

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 woodworm activity or indeed signs of past 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.



Checking for woodworm

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 poor in the upper ground and first floors and in the lower ground floor flat they are of an average standard.

You may wish to redecorate to your own personal taste.

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

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THERMAL EFFICIENCY



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

HIPs

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

Roofs

Some roof insulation was present although not to current Building Regulations requirements of 300mm. In this instance there is approximately 200mm.

Walls

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

Windows

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

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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

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

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

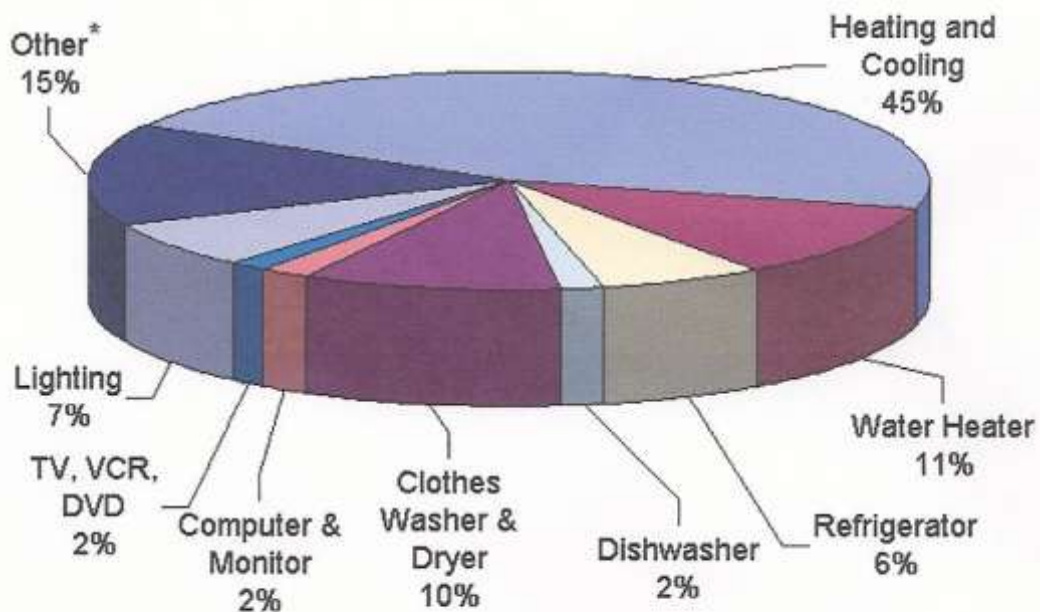
or alternatively www.cat.org.uk

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

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

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

What does my energy bill pay for?



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

OTHER MATTERS



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

Security

There is an alarm box on the property but we did not note any indications of a working alarm system internally.

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



Security box

Fire / Smoke Alarms

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

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

Insurance

We would always recommend staying with the existing insurance company, and then if there are any problems you should not have the difficulty of

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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.

Rodent traps

You may have noted the rodent traps that were in one of the rooms.



Rodent trap

Asbestos

In a property of this age there may well be some asbestos.

In this case we have not noted asbestos.

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

We are not asbestos surveyors.

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

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SERVICES

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

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

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ELECTRICITY



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

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

Fuse Board

The only electric fuses and consumer units that we found were located above the door in the lower ground floor flat. The fuse board in the lower ground floor flat looked dated circa 1970's/1980's and better are now available.



Lower ground floor electrics

ACTION REQUIRED: We recommend a new fuse board is installed and also a general update to the electrics. We are surprised that the electricity fuse board supply has not been split between the flat and the upper floors. There may will be a hidden board and there will be additional costs.

ANTICIPATED COST: £500 - £1,500 (Five hundred pounds to one thousand five hundred pounds).

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Earth Test

We carried out an earth test in the kitchen areas of the lower ground floor flat and in the main house to the socket points that are normally used for the kettles, these both proved satisfactory.



Earth Test in the house



Earth Test in the flat

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.

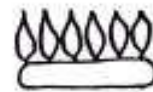
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GAS

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. This feeds the gas boiler in the kitchen in the main house.

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

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

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PLUMBING AND HEATING

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

Water Supply

We noticed that the controlling stopcock is located on the lower ground floor flat just near to the exit of the property.



Stopcock to lower ground floor.

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

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 varied depending on how many taps you had running. Our concern would be if you wish to install showers to the property. You may wish to install a pump system.

The Water Board have to guarantee a certain pressure of water to ensure that things like boilers, particularly the instantaneous ones have a constant supply of pressured water (they would blow up if they didn't!).

Cold Water Cistern

Please see our comments in the Roof Section.

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Hot Water Cylinder

There is a hot water cylinder. This is factory insulated, which indicates that it is relatively new (in this case we mean in the last 30 years). This cylinder will therefore have a good thermal efficiency, although not as good as the more modern hot water cylinders. Of course we cannot tell if this was working or not. From a visual inspection this does need to be tested.



Factory Insulated Cylinder

ACTION REQUIRED: Test the hot water cylinder and the heating system via a plumber or engineer before you commit to purchasing the property.

Plumbing

The plumbing, where visible, comprises copper piping. This brings us to the leaks that we can see on the ceiling. This could relate to condensation occurring on pipe work embedded in the floor void. There is simply no way of knowing without opening up the floors.

ACTION REQUIRED: You need to budget for a new boiler.

Heating

The wall mounted boiler for the main house was located in the kitchen it is manufactured by Worcester and is an old style boiler. Typically we find that these have life of about fifteen years and this one looks as if it is coming to the end of its natural life.

You noted that there was a leak to the radiator. This again could be a reason for the staining to the ceiling.



Leaking radiator pipe

ACTION REQUIRED: Our limited

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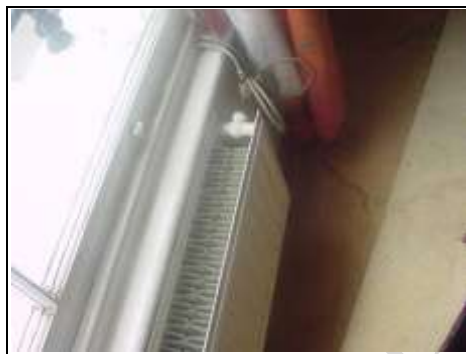
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inspection of the hot water and central heating system revealed no evidence to suggest any serious defects but we would nevertheless recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract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



Leak visible on the hardboard
under the carpet

Ten Minute Heating Test

There was no owner / occupier at the property and we could not get the heating working.

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

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

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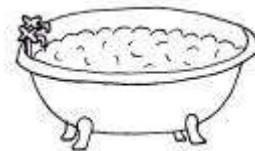
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BATHROOM



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 – Main House – First floor

The property has a three piece bathroom suite, consisting of a bath, wash hand basin and WC, which looks in below average condition and is dated.

ACTION REQUIRED: Replace the bathroom.

Shower Room- Lower Ground Floor Flat

This is relatively new. We would recommend that the extract fan is replaced and improved. Also we spoke about the electric shower unit. If you recall it needs switching on and off at the wall which is a standard requirement of this type of shower unit. There are now better electric units available



Shower light and electric shower.
Better are now available

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

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MAIN DRAINS

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

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

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

Inspection Chambers / Manholes

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

We have identified two inspection chambers / manholes, one to the front and one to the rear of the property.

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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Inspection Chamber / Manhole One –front

We could not lift this manhole.



We could not lift this.

Inspection Chamber / Manhole Two - rear

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

From what we could see it is brick built



Manhole

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

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

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Rainwater/Surface Water Drainage

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

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

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

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

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

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

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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.

OUTBUILDING/ PARKING



Shed/Outbuilding

This was full of painting equipment.



Black painted shed in the garden



Cupboards in the shed/outbuilding



Full of paint, certainly a sign that the property has been painted to sell!



Corrugated roof on shed.
We definitely wouldn't store anything valuable in here.

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Parking

Parking is at the roadside on a first come first serve basis with a permit system in operation.



EXTERNAL AREAS

Front Courtyard

There is a small courtyard to the front of the property which has stairs down to the lower ground floor flat.



Access to lower ground floor flat



Railings to the front of the property.

Rear Garden

There is a small courtyard garden to the rear of the flat and a larger courtyard to the rear of the main house.



Looking down into the small courtyard to the flat,



Courtyard to the rear of the main house

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

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

Neighbours

Left Hand Neighbours

We spoke to the neighbour on the left hand side but we could not make ourselves understood as their English was very poor.

Right Hand Neighbours

No one answered the door when we knocked/rang.

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POINTS FOR YOUR LEGAL ADVISOR

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

- a) Responsibility for boundaries.
- b) Rights for you to enter onto the adjacent property to maintain any structure situated near or on the boundary and any similar rights your neighbour may have to enter onto your property.
- c) Obtain any certificates, guarantees or approvals in relation to:
 - i) Timber treatments, wet or dry rot infestations.
 - ii) Rising damp treatments.
 - iii) Double glazing or replacement windows.
 - iv) Roof and similar renewals.
 - v) Central heating installation.
 - vi) Planning and Building Regulation Approvals.
 - vii) Removal of any walls in part or whole.
 - viii) Removal of any chimneys in part or whole.
 - ix) Any other matters pertinent to the property.
- d) Confirm that there are no defects in the legal Title in respect of the property and all rights associated therewith, e.g., access.
- e) Rights of Way e.g., access, easements and wayleaves.
- f) Liabilities in connection with shared services.
- g) Adjoining roads and services.
- h) Road Schemes/Road Widening.
- i) General development proposals in the locality.

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- j) Conservation Area, Listed Building, Tree Preservation Orders or any other Designated Planning Area.
 - k) Confirm from enquiries that no underground tunnels, wells, sewers, gases, mining, minerals, site reclamation/contamination etc., exist, have existed or are likely to exist beneath the curtilage of the site upon which the property stands and which could affect the quiet enjoyment, safety or stability of the property, outbuildings or surrounding areas.
 - l) Our Report assumes that the site has not been put to contaminative use and no investigations have been made in this respect.
 - m) Any outstanding Party Wall Notice or the knowledge that any are about to be served.
 - n) Most Legal advisors will recommend an Envirosearch or a similar product is used by you to establish whether the area falls within a flood plain, old landfill site, radon area etc. If your Legal Advisor is not aware of Envirosearch or similar please ensure that they contact us and we will advise them of it. Any general findings should be brought to their logical conclusion by using appropriate specialist advisers.
- However, with regard to Envirosearch or similar general reports please see our article link on the www.1stAssociated.co.uk Home Page.
- o) Any other matters brought to your attention within this report.

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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**.

For and on Behalf of

This Report is dated: xxxxxxxxx

xxxxxxxxxxxxxx
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REFERENCES

The repair and maintenance of houses
Published by Estates Gazette Limited

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

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

House Builders Bible
By Mark Brinkley, Published by Burlington Press

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LIMITATIONS

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

CONDITIONS OF ENGAGEMENT

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

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

NOT LOCAL

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

EMPTY PROPERTY

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

INSPECTION LIMITED

Unfortunately in this instance our inspection has been very limited as we did not have access to the London Butterfly roof. We were also not able to open up the lower and upper ground floors or the first floor. As the property was empty we did not have the benefit of talking to the owners or them answering our usual question and answers.

We thank you for coming along to the survey and if we recall you were not intending to do anything major to the property from a structural point of view and you have long term plans possibly to turn the property back into one house.

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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

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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.

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- Adding a new circuit.

INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

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information offered. That said they do try to adjust for this, the success or otherwise of this is hard to establish.

www.hometrack.co.uk

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

www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

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

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