

COMMERCIAL BUILDING SURVEY

XXXXXXXXXXXX
XXXXXXXXXXXX

London

X



Aerial view – 360 photo

FOR

XXXXXXX

Prepared by:

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

INDEPENDENT CHARTERED SURVEYORS



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EXECUTIVE SUMMARY

Summaries are not ideal as they try to précis often quite complex subjects into a few paragraphs.

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 xxx 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 'Plus Points', 'Medium Priority' and 'High Priority', to allow you to clarify and focus on exactly what the issues are.

Plus Points

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) Potential.
- 2) Suitability for your business, both as an office and as a showcase.
- 3) Alterable and extendable.

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

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Medium Priority Bad

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

1.0) Chimneys, Dutch Gables and Parapet Walls

These are at high level and are formed in soft red brick. These are in a below average condition and from what we can see look as though they have not had any maintenance for some time.

Our concern is that if they fall forwards there is a public footpath runs directly below and if they fall backwards they would go through the roof as well as of course allowing dampness into the property.

ACTION REQUIRED: Repair and repoint and possibly rebuild.

ANTICIPATED COST: In the region of £5,000 to £10,000 (five thousand to ten thousand pounds), assuming the work can be carried out from a tower scaffold. If full scaffolding is deemed necessary, then this could double the price. Please obtain quotations.

Please see the Chimneys and Roof Sections of this Report.



External view of chimneys, Dutch gables and parapet walls
Aerial view – 360 photo



Chimney to right with soft red brick deteriorating and weathered pointing
Aerial view – 360 photo



Tower scaffolding

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2.0) **Roof covering problems**

The main pitched roof has a mixture of quarried slate and manmade slates, possibly with asbestos mix. We can see some of the slates are starting to turn from a black colour to a white colour showing through, which can often mean an asbestos mix.



Original slate to top (red oval)
Manmade slates below (green oval)



Whitening of slates

Condition of slates

We can see areas of slipped slates, repaired slates and damaged slates, including lead tingles.

Flashband Defined

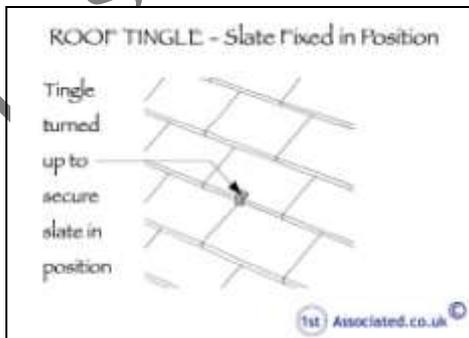
Flashband is a sticky backed felt which is best used for temporary repairs only.

Lead Tingles or Lead Slaps Defined

These are strips of lead usually about 25mm wide which are used to secure slates where they have slipped.



Dip in entire roof (red oval)
with Flashband repairs below (green oval)



Lead tingles



Old slates, with slipped, damaged slates and lead tingles
Aerial view – 360 photo



ACTION REQUIRED: The whole roof needs to be overhauled and made watertight, replacing damaged slates and re-positioning slipped slates.

We believe that some of the problems relate to lack of maintenance and some of them relate to roof structure problems as a whole, which we discuss further in main body of this report.

Our insurance company require us to advise we are not asbestos specialists and recommend you have an asbestos survey carried out by a specialist asbestos company on the entirety of the roof.

ANTICIPATED COST: In the region of £1,500 to £5,000 (one thousand five hundred pounds to five thousand pounds), assuming this work can be carried out off a tower scaffold; far more if not. Please obtain quotations.

Please see the Roofs and Asbestos Sections of this Report.

3.0) Roof Structure

The property has a fairly shallow hipped, slate that has been extended and amended over the years.

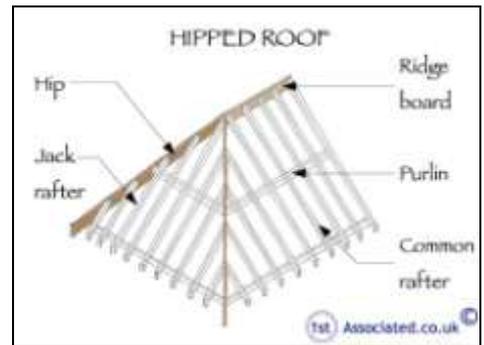
We can see to the rear right corner on Middle Row that the roof has been propped, therefore there are known about problems with this roof. We can also see roof structure problems externally, for example rear left side and other areas. Unfortunately there was no access into the left side of the roof.



Rear right corner where there is some movement and whitening of slates



Problems with valley gutter



Hipped roof



Props in roof space

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ACTION REQUIRED: Form an access into the left side of the roof. We recommend you prop the roof timbers to both the left and right sides of the roof. Also investigate the dip in the roof.

The right side of the roof was full of stored items at the time of our survey which limited our view to be able to see exactly what the problem was, but in our experience it is likely that the common rafters have failed/broken.

We were able to see some splits along the lines of the purlins.

Our inspection was limited by the large amount of stored items within the roof.



Mass of stored items limited our view of the roof



Split in purlin

Common Rafters Defined

The rafters are the timbers which form the slope to which the battens are secured and in turn the roof covering is also secured too.

Purlins Defined

The purlin is the horizontal timber member usually running from gable end to gable end and parallel with the walls which supports the jack or common rafters (the angled rafters forming the slope to the roof).

ANTICIPATED COST: In the region of £5,000 to £10,000 (five thousand to ten thousand pounds), but may be more; it is difficult to comment with such a limited view of the roof. Please obtain quotations.

Please see the Roof Structure Section of this Report.

4.0) Structural Problems

Please see the High Priority Section of this report.

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5.0) Sit on Gutters

Some of the gutters are sit on gutters. They are leaking and causing efflorescence to the brickwork below.

Efflorescence Defined

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



Dampness in the form of efflorescence on brickwork from overflowing gutter



Sit on gutter

ACTION REQUIRED: General overhaul of gutters, ensuring the joints are not leaking and are clear and that the gutters go towards the downpipes. Thereafter, regular maintenance and checking of the gutters and downpipes.

ANTICIPATED COST: A few hundred pounds, assuming they are accessible from a ladder or tower scaffold. Please obtain quotes.

Please see our comments in the Gutters and Downpipes Section of the report.

6.0) First floor windows

The windows to the first floor are plastic double glazed windows. They have been used and abused and some are literally coming off their hinges.

ACTION REQUIRED: We recommend new windows to the majority of the first floor.



Window literally falling out

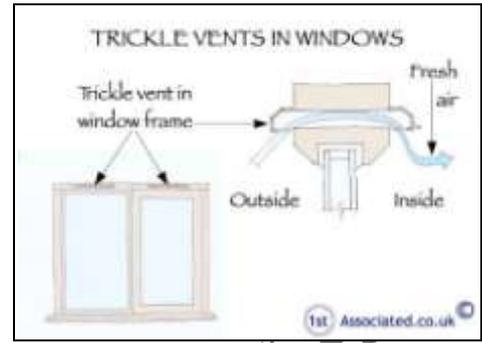
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ANTICIPATED COST: You can spend as much or as little as you want on windows. We would anticipate costs from £7,500 to £20,000 (seven thousand five hundred pounds to twenty thousand pounds). Make sure the windows have trickle vents to allow air circulation. Please obtain quotes.



Trickle vents

Trickle Vents Defined

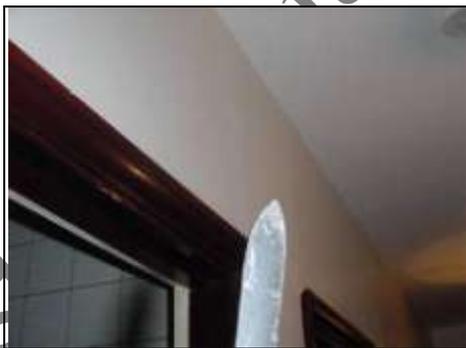
Small vents to the windows to allow air movement inside the property to stop/reduce a build up of fumes or humidity.

Please see our comments in the Windows Section of the Report.

7.0) Condensation and cracking to first floor level

We can see there has been condensation to the first floor level which in turn has caused cracking to the plaster within the property and black mould (please see our article on black mould).

You also have a structural plaster defect in some of the walls; please see the High Priority Section.



Hairline cracking in corridor to right side between first and second toilets



Hairline cracking in rear right bedroom

ACTION REQUIRED: The problem will effectively be resolved when these rooms are no longer used for bed and breakfast, washing, etc. You will need to repair any cosmetic defects to the plaster. As it is a modern plaster it may be replastering and redecorating.

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You need to ensure you have suitable ventilation for the newly designed office.

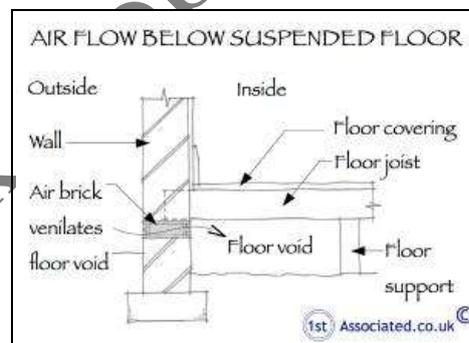
ANTICIPATED COST: Redecoration of the first floor once the amendments have been made to convert to an office – budget for £2,500 to £5,000 (two thousand five hundred pounds to five thousand pounds) depending upon the standard of finishes required. Please obtain quotes.

Please see our comments in the Dampness and Internal Walls Sections of the Report.

8.0) Floors

There is a suspended timber floor that we suspect has damp underneath it. It should have vents but we did not see any and we think this is why the floor is undulating.

ACTION REQUIRED: Ideally open up the floor before you commit to purchase the property to establish its condition underneath.



Suspended timber frame

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

Please see our comments in the Floors Section of the Report.

9.0) Planning/Building Regulations

There may be restrictions that you have to comply with regarding this being a public house and generally considered as a community asset.

ACTION REQUIRED: Please see our article regarding The Charlton Tavern in the Appendices.

10.0) Fire Exit

More a general comment than specific requirement, as we do not know your proposed layout of the office, but there may be a requirement to have a fire exit and/or alternatively a safe area where a rescue could take place, which also could be your roof garden.

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ACTION REQUIRED: Ensure new layout meets current Building Regulations and Fire Standards.

11.0) Cellars, flooding and sump pumps

We were advised there was a sump pump but we could not see it, nor could we see the drains due the floor to ceiling storage of barrels limiting our view.



Barrel storage

This does indicate it is a flooding area. As we discussed, the London water table level is forever changing and also our weather seems to have altered/become more intense than it used to be, tending to lead to more flooding. This together with changes in water courses/new roads/new houses/alterations to existing houses (iceberg houses), etc.

ACTION REQUIRED: Please see our comments about improving the cellar in the Other Matters section.

12.0) Environmental Health Standards

The Altro-safety flooring in the bar, catering kitchen and wash up area would not meet current environmental health standards as it is damaged, although we spoke to the Manager who advised they did not have any outstanding environmental health notices.

We would also say that cellar does not meet environmental health standards due to the dampness in there, although it was very difficult to assess due to the amount of stored items.

ACTION REQUIRED: We suggest you have a 'cup of tea' meeting with the Environmental Health Officer before you legally commit to purchase the property.

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13.0) Services

13.1) Dated electrics

The fuseboards are from the xxxxxxxx. When we carried out our earth test it tripped the circuit indicating there are problems.



Older fuseboard

ACTION REQUIRED: Depending upon the extent of alterations you carry out we believe complete re-wiring is likely to be the best way forward.



Fuseboard

We recommend an Institution of Engineering and Technology (IET) test and report to be carried out by an NICEIC registered and approved electrical contractor or equivalent.

ANTICIPATED COST: £250 - £500 (two hundred and fifty pounds to five hundred pounds) for an IET test plus any work recommended. For re-wiring expect costs in the region of £5,000 to £10,000 (five thousand pounds to ten thousand pounds). Please obtain quotations.



Earth test tripped both fuseboards

13.2) No manholes found

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

Manholes Defined

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

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

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13.3) Grease traps

If you intend to have a high level of food within the building we recommend grease traps are installed. We haven't found any during the course of this survey.

ACTION REQUIRED: If you intend to have catering facilities it may be worth installing a grease trap.

13.4) Possible asbestos

We always have to give a warning of possible asbestos as when this building was being built asbestos, although was no longer in use in larger quantities as was once used, it still was being used for some elements.

As mentioned, we believe the slates may have an element of asbestos due to the whitening effect of the slates. The property also has what we believe may be asbestos pipework to the left side.

The bar ought to have an Asbestos Test Certificate but if one needs to be carried out.

As mentioned, our insurance company require us to advise we are not asbestos specialists and recommend you have an asbestos survey carried out by a specialist asbestos company.



Whitening of slates



Flue may contain asbestos

ACTION REQUIRED: You need to obtain an asbestos report from the existing owners or have one carried out yourself.

ANTICIPATED COST: £500 to £1000 (five hundred to one thousand pounds); please obtain quotations.

Please see the Services Section of this Report.



High Priority

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

Structural Problems

We can see cracked lines running vertically through the joint and brickwork to the left side of the property. It looks to have had repairs over the years which have re-opened up. This is approximately in line with the cellar and could relate to this or it could relate to the extra weight added on the original property by the extensions, or to the clay soil in the area and water table level problems.



High level vertical cracking to left hand wall in passageway

The movement may be acceptable, it may not, but it needs to be monitored and we cannot be 100% from a one-off inspection.



Vertical cracking to low level part of left hand wall

ACTION REQUIRED: Ideally we would recommend the existing owners take out an insurance claim, advising that the cracking has been noted by a structural surveyor (this should cost them nothing other than time to write the letter).

This usually means that the insurance company will carry out a monitoring exercise (the Building Research Establishment recommends monitoring any cracks for a minimum of one year) to establish if there is any progressive movement.

Your future liability will be limited to the cost of the excess on the insurance, providing the insurance company is happy for you to take over the insurance claim.

Your solicitor needs to ensure this is a legally watertight process and ensure your liability is limited to paying the excess on the insurance only.

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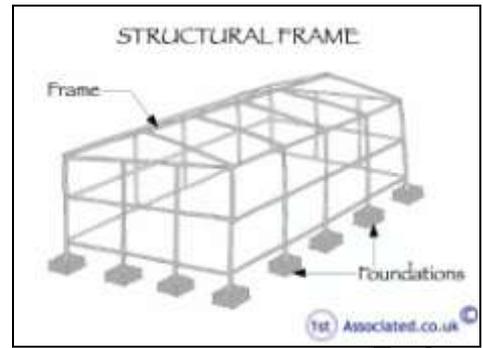
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Adding of a structural frame

As a further comment, we discussed the adding of a structural frame in the property so that alterations and extensions can be carried out to this building. You indicated this would be a solution that you would look at in the longer term and this may influence your decision and thoughts with regard to the structural movement.



Structural frame sketch

We would however add that most people would either be unhappy to buy a building with structural movement such as this and/or want a substantial discount. We do of course appreciate this depends upon what potential you see in the property and your risk profile when buying a property and general perception of risk as a whole.

Risk profile defined

This is the level of risk that people are prepared to take when buying a property.

Risk profile varies considerably and needs to be a personal/business decision that only you can make.

We are more than happy to talk to you as much as you wish until you are happy to make this decision.

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OTHER ITEMS

EXTENSIONS AND ALTERATIONS

Rear extension/light well/outside area

We spoke briefly about altering and extending the first floor level to give an outside area. There are two flat roofs to the rear; one at single storey level and one at two storey level, both of which may be possible to have as outside areas, subject of course to various amendments, alterations and Planning and Building Regulations.

This could incorporate balcony areas, glass roofs, roof windows/sky lights, etc.

Welfare Facilities

Depending on the number of staff you have there is a legal requirement for welfare facilities, toilets, wash rooms etc. You have the benefit of the upstairs being altered for bed and breakfast accommodation and as such have more drainage than you would typically find.

Open plan alterations to the first floor

It is always possible to remove all walls but it can be very expensive. There is a mixture of structural walls, a traditional structural studwork and modern studwork.

You do need to bear in mind that when, and if, you do remove walls on the upper floor that the ground floor has already has many walls removed.

Vaulted ceilings to first floor level

We would comment that again anything is possible. We have found that a mixture of vaulted ceilings and flat ceilings tend to have a good effect. Vaulted ceilings can either be with exposed timbers or with plasterboard lining and roof windows/sky lights.

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Ground floor meeting room

A way of creating this whilst still keeping light in the building would be for a glass partition, than you can have blinds or similar shutters when in use.

We spoke about acid etchings and branding the windows externally which would be a feature on the property.

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 the property's overall character and style. Such defects are considered acceptable and may not have been specifically referred to as defects within the context of this Report.

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

Services

We have carried out a visual inspection of the services and no tests have been carried out. We would comment as follows in brief. More detail is within the main body of the report.

Electrics

The electrics failed our earth test and tripped the fuseboards so we do think there are problems. We also need to advise you of the following:

The Institution of Engineering and Technology (IET) 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: The property is likely to need re-wiring. There are alterations that are relatively new but the rest of the property is quite old.

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Heating

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

External Lighting

We have not checked the lighting of the public house; lighting can be a major marketing feature during the darker months.

Internal Lighting

This needs to be brought up to office standards on the first floor level.

Drainage

We were unable to locate any manholes at the property which is always a concern, please see our comments with regard to drainage. It could be leaking drains that are causing problems.

ACTION REQUIRED: Have a closed circuit TV camera report to establish the condition of the drains. In this age of property there have often been leaks over the years.

Water Supply

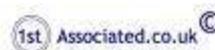
There is danger in older properties of having a lead water supply; we would recommend that you speak to the water company to ask them if they have carried out such replacement, as you will be re-piping much of the water used in the building it gives an ideal opportunity to also check for any remaining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

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

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Purchase Price

We have not been asked to comment upon the purchase price in this instance.

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 (seventy five pounds and one hundred pounds) per day (the higher costs in the city areas) and for tradesmen we use between £100 and £200 (one hundred and two hundred pounds) 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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PHOTOGRAPHIC RECORD

Cellar



Cellar



Cellar drop – said to have sump pump underneath



Dampness coming in through walls



Mould to ceiling in cold store and rusting to supporting steels



Cold store
Wiring needs tidying up



Drainage under bar needs supporting



Wine and spirit store



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Ground Floor

Front of house



Archway to rear



Raised seating to front right



Proposed meeting room area



Leak from one of the shower rooms above

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Gents WC



Roof window/sky light in Gents WC on single store flat roof



Dampness coming through from flat roof



Worn safety floor



Ladies WC



Entrance to Ladies and Gents WC's to rear right

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Back of house



Entrance to bar



Bar servery area



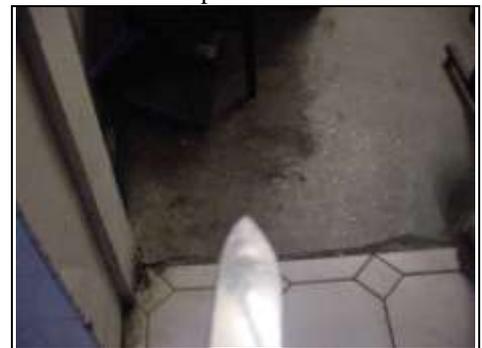
Undulations in floor by bar



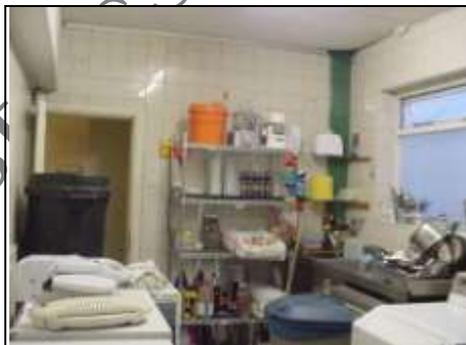
Bar boards screwed back down could relate to dampness and movement



Catering kitchen



Damaged safety floor in kitchen



Wash up area



Dampness coming through from above in wash up area

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Private living accommodation
First Floor



Room 5



Room 7 to rear right



Corridor to right side



Four WC's to right side



WC one



WC two

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Room 9 to left side – lounge area



Room 9 – twin beds



Room 9 shower and WC



Room 9 – small extract



WC for Rooms 9 and 10



Room 8 to rear middle



Room 8 - Shower and WC

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Room 1 to front left



Room 1 to front left



Room 1 shower and wash hand basin



Room 1 – black mould



Room 2 front middle



Room 2 shower and wash hand basins



Corridor to front

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The Charlton Tavern

The Charlton Tavern – the pub that changed everything!

Here at Pub Surveyor we love pubs, all the different types from the Back Street boozier to the pub Restaurant and the pub Hotel as well as the history that goes with the pubs and the Brewery. Over the many years we have surveyed so many pubs of every age, type and style that we have lost count!

We have met the most interesting of pub Landlords, Brewery, pub property owners, Area Managers, Business Development Managers or similar title they have. We have met some of the Pub Surveyors of old who literally did know the pub properties inside out.

We have even met a Watchsmith who used to deal with making sure that all the antique clocks that had been gathered along the way from one brewery to another brewery moved lock, stock and barrel.

Somewhere along the line the pub world went wrong

Mergers and Monopolies Commission in the 1990s limited the number of pubs that you could own and brew beer, which changed the pub world forever be it good or bad.

We have had in more recent times developers picking off pubs to develop housing developments and flat developments and change of Use. We have heard stories that some developers who buy pubs regardless of whether they are Listed or not and knock them down and develop houses on the site. It could be argued that sometimes redevelopment is the only way forward to save the building perhaps at some stage developers just got a bit too greedy. This all came to ahead with The Charlton Tavern see the photos below.



The Carlton Tavern,
Charlton Vale, Kilburn, London



Historic pub torn down by
bulldozers



The Carlton Tavern to be re-built
brick by brick

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The Charlton Tavern, Charlton Vale, Kilburn, London

The Charlton Tavern is a London pub once one of the Charrington & Co pubs in Charlton Vale, Kilburn, London which is much more now not a pub and from what we understand of the story developers got hold of the pub property and knocked down the pub before Planning Permission was granted. As had been the case up until then they expected to get retrospective Planning Permission then approval for whatever development they were going to build in the form of houses and flats. But in this case Westminster Council said that enough was enough and have said that they have to rebuild The Charlton Tavern brick by brick just as it was. This has had an interesting effect on the pub industry / the developers who thought the pub industry was a prime market for picking off residential development sites and other developments such as McDonalds, Costa Coffee, Starbucks etc.

Developers now do have to consider that if they do buy a pub they will not be able to go ahead with their development one way or another without quite a substantial risk of having to rebuild if they jump the gun and if they do not jump the gun then of course they need to make provision either to shut the pub down and secure it or to keep the property running as a pub.

The only pub in the Village

There are, of course, Planning restrictions on all properties, one of the ones that commonly comes up with regard to pubs is that is it the last pub or amenity in the village and tends to be very difficult to change it to a house or anything else. There is such a strong connection with a pub in an idyllic village with the shop and church with a village pub being the hub of the community.

List your Pub as a Community Asset

The Campaign for Real Ale (CAMRA) established in 1971 have been campaigning ever since for protecting pubs. CAMRA promote listing your pub to help to protect it from demolition or change of use with your local Council as an Assets of Community Value (ACV).

How to add your pub as an Asset of Community Value

Either download a form from CAMRA's website and CAMRA will help and submit to your local Council or contact your local Council for their form, complete this and CAMRA will help with your application providing land registry documents required.

Why is an Asset of Community Value so important?

1. To give you a voice over what occurs to pubs in your local community. If your pub is threatened you will be consulted.
2. Permitted development rights are removed if your pub is listed ensuring protection for your pub in planning law if it becomes under risk.
3. You will be connected with MP's and Councillors, local groups and members of the community to campaign to protect your local pub.
4. Positive engagement with licensees.

Is your pub listed as an Asset of Community Value?

CAMRA's website has a list of pubs that have been listed as an Asset of Community Value.

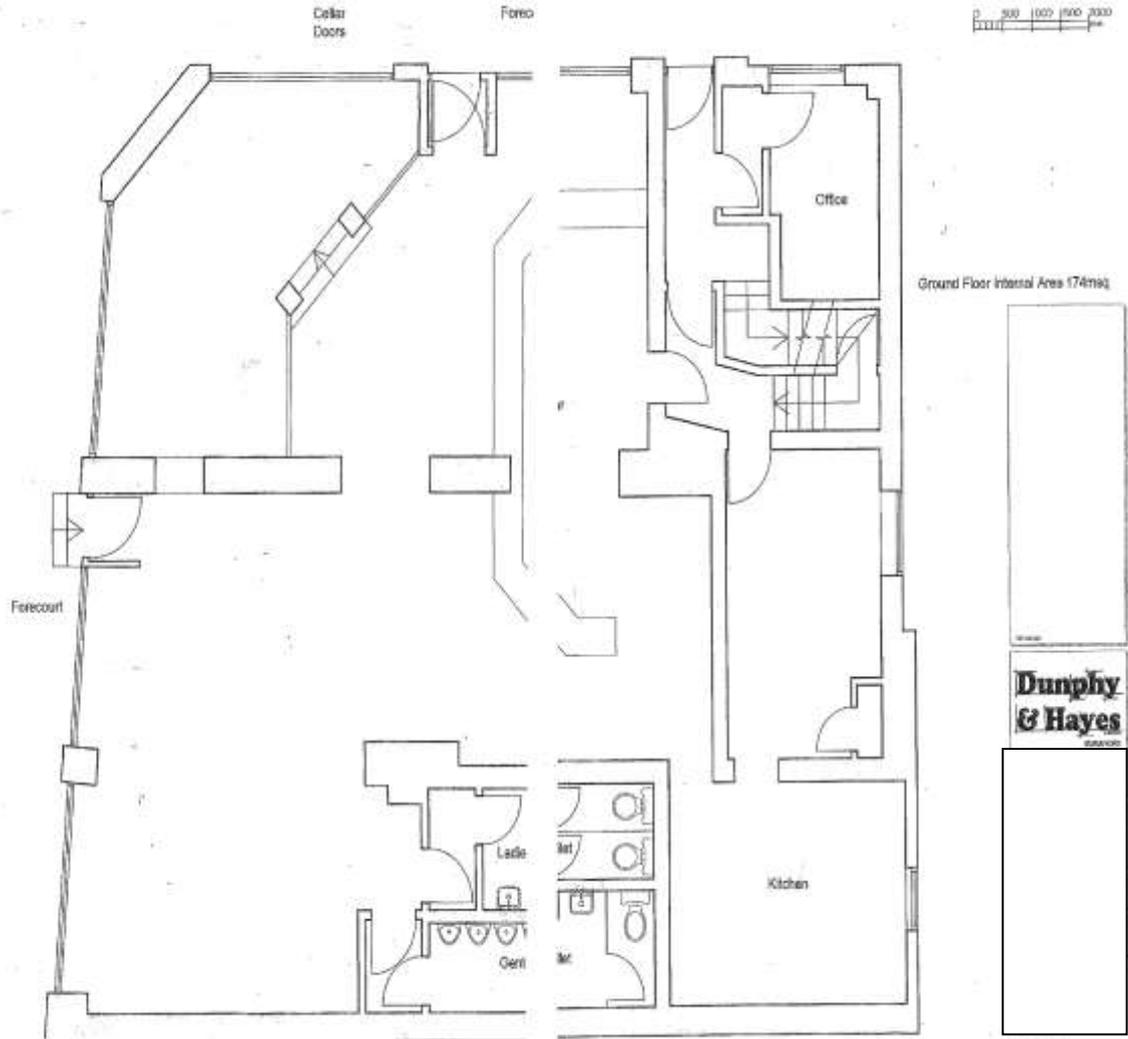
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Plan of Property



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

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

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WEATHER

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

Our weather seems to be moving towards the extremities from relatively mid range.

NOT LOCAL

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

OCCUPIED PROPERTY

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

JAPANESE KNOTWEED

We have not inspected for Japanese Knotweed. We would advise that we are finding that some mortgage valuation surveyors are setting valuations at zero on any property with Japanese Knotweed and are reluctant to lend where it is present.

ACTION REQUIRED: You need to carry out your own investigations on this matter before you commit to purchase the property and be aware that it could be in neighbouring properties which you do not have direct control over.

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INSPECTION LIMITED

Unfortunately in this instance our inspection has been limited as:

- 1) We did not have a full view of the roof due to the insulation covering the ceiling joists and general configuration of the roof and the lining of the floor and the mass of stored items (80% full) which limited our view.
- 2) The cellar was full of barrels floor to ceiling which limited our view.
- 2) We did not open up the walls as we could not see a way of doing this without causing damage.
- 3) We did not open up the ground floor or the first floor as we could not see a way to do it without causing damage.

We thank you for taking the time to meet us during the survey.

BUILDING INSURANCE

We do not advise with regard to building insurance. You need to make your own enquiries. Some areas may have a premium, some buildings may have a premium and some insurers may be unwilling to insure at all in certain areas. You need to make your own enquiries prior to committing to purchase the property. Please be aware the fact a building is currently insured does not mean it can be re insured.

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

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

TERMS AND CONDITIONS

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

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USE CLASSES ORDER

Town and Country Planning Act (TCPA) Classes Order	Use/Description of development	Permitted Change to another use class
A1: Shops	The retail sale of goods to the public: Shops, Post Offices, Travel Agencies & Ticket Agencies, Hairdressers, Funeral Directors & Undertakers, Domestic Hire Shops, Dry Cleaners, Internet Cafés, Sandwich Bars (where sandwiches or other cold food are to be consumed off the premises).	No Permitted Change
A2: Financial & Professional Services	Financial Services: Banks, Building Societies & Bureau de Change. Professional Services (other than Health or Medical Services): Estate Agents & Employment Agencies. Other services which it is appropriate to provide in a shopping area: Betting Shops. (Where the services are provided principally to visiting members of the public).	A1 (where there is a ground floor display window)
A3: Restaurants & Cafés	Restaurants & Cafés (i.e. places where the primary purpose is the sale and consumption of food and light refreshment on the premises). This excludes Internet Cafés which are now A1.	A1 or A2
A4: Drinking Establishments	Public House, Wine Bar or other Drinking Establishments (i.e. premises where the primary purpose is the sale and consumption of alcoholic drinks on the premises).	A1, A2 or A3
A5: Hot Food Take-away	Take-aways (i.e. premises where the primary purpose is the sale of hot food to take-away).	A1, A2 or A3
B1: Business	a) Offices, other than a use within Class A2 (Financial Services) b) Research and development of products or processes c) Light industry	B8 (where no more than 235 sq.m.)
B2: General Industrial	General Industry: use for the carrying out of an industrial process other than one falling in class B1.	B1 or B8 (B8 limited to 235 sq.m.)
B8: Storage & Distribution	Use for storage or distribution centre.	B1 (where no more than 235 sq.m.)
C1: Hotels	Use as a Hotel, Boarding House or Guesthouse, where no significant element of care is provided.	No Permitted Change
C2: Residential Institutions	Hospital, Nursing Home or Residential School, College or Training Centre where they provide residential accommodation and care to people in need of care (other than those within C3 Dwelling Houses).	No Permitted Change
C2A: Secure Residential Institution	Use for a provision of secure residential accommodation, including use as a prison, young offenders institution, detention centre, secure training centre, custody centre, short term holding centre, secure hospital, secure local authority accommodation or use as a military barracks.	No Permitted Change
C3: Dwelling Houses	Use as a Dwelling House (whether or not as a sole or a main residence), a) by a single person or people living together as a family, or b) by not more than six residents living together as a single household (including a household where care is provided for residents).	No Permitted Change
D1: Non-Residential Institutions	Clinics & Health Centres, Crèches, Day Nurseries & Day Centres, Museums, Public Libraries, Art Galleries & Exhibition Halls, Law Court, Non-Residential Education & Training Centres. Places of Worship, Religious Instruction & Church Halls.	No Permitted Change
D2: Assembly & Leisure	Cinema, Concert Hall, Bingo Hall, Dance Hall, Swimming Bath, Skating Rink, Gymnasium, or area for indoor or outdoor sports or recreations, not involving motor vehicles or firearms.	No Permitted Change
Not in any use class (Sui – Generis*)	A use on its own, for which any change of use will require planning permission. Includes, Theatres, Nightclubs, Retail Warehouse Clubs, Amusement Arcades, Laundrettes, Petrol Filling Stations and Motor Car Showrooms.	No Permitted Change
	Casinos - following declassification planning permission is needed for any premises, including D2 premises, to undergo a material change of use to a casino.	D2

* Where uses do not fall within the four main use classes they are classified as sui-generis. We have provided examples of some sui-generis uses but this list is not exhaustive. (Correct April 2006)

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