

JOB REFERENCE: XXXX

RESIDENTIAL BUILDING SURVEY

XXX

XXX

Wisbech
Cambridgeshire.
PE14 XXX



FOR

Mr X

Prepared by:
XXXXX
INDEPENDENT CHARTERED SURVEYORS



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INTRODUCTION

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

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

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

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

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

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

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

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REPORT FORMAT

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

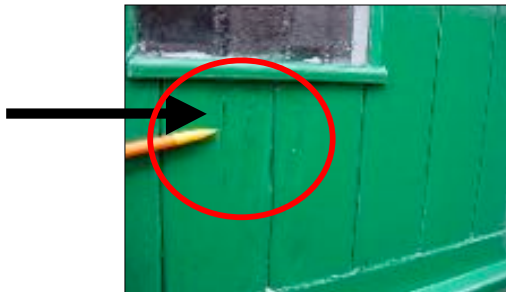
GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

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SYNOPSIS

SITUATION AND DESCRIPTION

This is a detached modern property that has had some alterations and amendments over the years.

There are gardens to the front and rear of the property, with the benefit of a driveway to the front and a garage to the rear. The garden contains many mature trees. We are advised that it is built on an area, which once had a train line running through it.

As you are aware from the discussions with one of the owners, the boundaries to the property need to be clarified although a Land Survey by the owners has been carried out.

We believe the property to have been built in the 1970s/1980s. If the age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

ACTION REQUIRED: Your legal advisor needs to check and confirm all of the above.

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Putting Life into Perspective!

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

- | | |
|------|---|
| 1971 | Decimalisation is introduced throughout the UK |
| 1974 | New Year's Day is celebrated for the first time as a public holiday |
| 1976 | The first commercial Concorde flight took off from France. |
| 1978 | The World's first test tube baby is born in Great Britain |
| 1981 | The Queen's second grandchild, Zara, is born to Princess Anne and Mark Phillips |
| 1984 | The Live Aid Concerts raise funds for famine relief in Ethiopia |
| 1987 | The Channel Tunnel act is passed. |
| 1989 | Unforgettable time in history, the Berlin Wall falls reuniting a country. |

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EXTERNAL PHOTOGRAPHS



Front view



Rear view



Right hand view looking from the rear



Front garden



Rear garden

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ACCOMMODATION AND FACILITIES

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

Ground Floor

The ground floor accommodation consists of:

- 1) Hall and Entrance Lobby
- 2) Cloakroom with Shower
- 3) Large Kitchen
- 4) Rear Right Hand Side Lounge
- 5) Rear Left Hand Side Dining Room
- 6) Front Study
- 7) Rear Entrance

First Floor

The first floor accommodation consists of:

- 1) Bedroom One
- 2) Bedroom Two
- 3) Bedroom Three
- 4) Bathroom - Front Left Hand Side

Access can be gained to the roof via the bathroom and via the sides of all the bedrooms.

Outside Areas

The exact curtilage of the land needs to be confirmed. There is an access driveway, trees throughout and a garage to the rear.

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).

Ground Floor



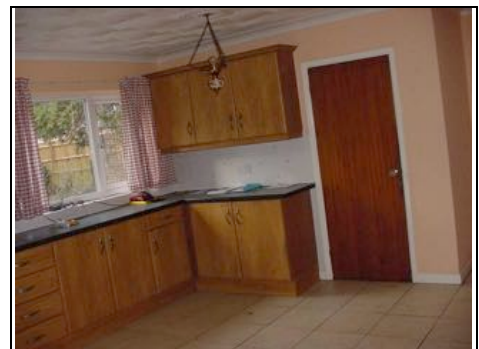
Lounge



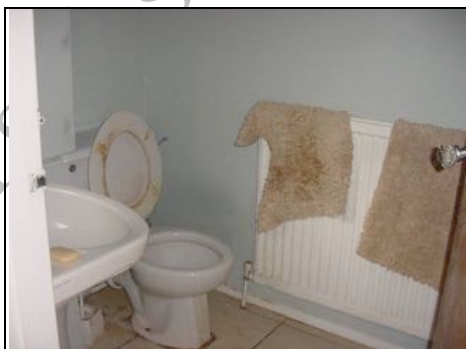
Fireplace



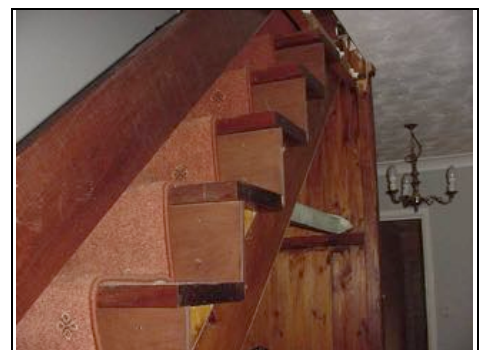
Dining Room



Kitchen



Cloakroom and Shower Room



The unusual stairs

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First Floor



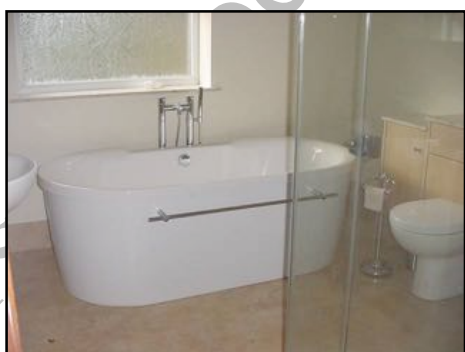
Rear Left Hand Bedroom



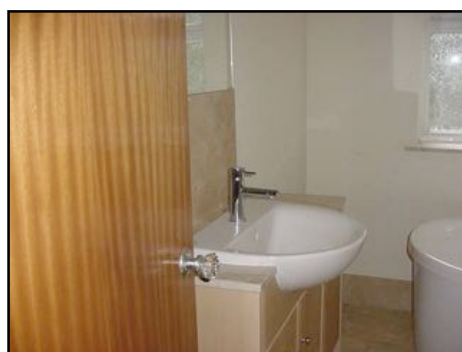
Rear Right Hand Bedroom



Front Right Hand Bedroom



Bathroom



Bathroom

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SUMMARY OF CONSTRUCTION

Chimneys:	One brick chimney
Main Roof:	Concrete tiled main roof
Main Roof Structure:	Cut timber roof structure. There is also a plastic roof over the rear entrance.
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	Plastic (assumed)
Walls:	Stretcher Bond Brickwork with rebars (assumed)
Fascias and Soffits:	Painted timber
Windows and Doors:	Plastic double glazed windows without trickle vents and some timber windows.

Internal

Ceilings:	Plasterboard or proprietary boarding (assumed)
Walls:	Mixture of solid and hollow (assumed)
Floors: Ground Floor:	Concrete floor with floor joists and joist hangers (assumed)
First Floor:	Joist and floorboards with embedded timbers (assumed)

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Services

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

Heating:	There is a Worcester Oil boiler located outside the property and we are advised that this is relatively new by the owner.
Electrics:	The electrics are located in the rear entrance area.
Oil:	There is an oil tank located adjacent to the garage.
Drainage:	The property is on a septic tank or a cesspit (assumed), which was full at the time of the survey. There are two manholes to the front of the property.

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

ACTION REQUIRED: Your Legal Advisor needs to check and confirm the above and advise us of anything they require further clarification on before legal commitment to purchase the property.

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EXECUTIVE SUMMARY

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

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 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.

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

The Good

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

1.0) The property is located on a good sized plot although the exact size needs confirming and the boundary line.

2.0) It has potential subject to negotiation of problems.

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

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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 movement to the rear of this property and also we believe within the floors of the property (as well as the garage that we will come to mention). We believe this to be a combination of the proximity of the trees and the trees that have been cut down and the soil conditions which will we believe have peat in. This combination gives a high risk to anyone purchasing the property.

The movement we feel is a blank cheque scenario particularly as it doesn't seem to be isolated just to the left hand wall but also we can see undulation in the floor in both the kitchen and the rear room.

We would only recommend purchasing this property if the existing owners place an insurance claim based upon the movement and your Legal Advisors then negotiate with the Insurance Company to ensure that you can legally take over the insurance claim. This would then limit your liability to any excess that's agreed at the time.

It would have the benefit of the Insurance Company being able to monitor the problem areas for a year as is generally recommended rather than a one off inspection in this case.



Front view of the property showing tree to the left hand side



Trees that have been cut down



Deterioration to fascias and soffits

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We would also suggest that you as a separate matter, look at getting insurance on the building to see if the area / this building has been indentified previously as high risk.

We would stress we would not proceed unless an agreement with the existing owner is made to take over an insurance claim.

ACTION REQUIRED: As mentioned 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 recommend 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 legally confirm that this is an acceptable way of dealing with the structural problems.

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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) Gutters

There has been a general lack of maintenance on the property over the years.

ACTION REQUIRED: Clear gutters and downpipes and ensure water is draining away from the property correctly.



Gutter with vegetation

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

Please see the Gutters and Downpipes Section of this Report.

2.0) Movement to the garage

The garage walls have substantial cracks in them and light is visible in some areas. Due to the single skin construction of the garage, this can be problematic.



Cracking to garage wall

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ACTION REQUIRED: We would initially add additional brick piers to the garage to add extra strength and bond the garage together.

ANTICIPATED COST: £750-£1,500; please obtain quotations.



Cracking to garage wall

3.0) Trees

The trees surrounding the property have not been maintained and have overgrown considerably. We would warn against cutting trees down until you have sought professional advice on them. We can see some trees have been cut down to the rear left hand corner and there has also been work in this area and we are advised that the rear left hand corner has been newly re-pointed by the adjacent owner.



Large tree

ACTION REQUIRED: Seek professional advice from an Arboriculturalist / Tree Surgeon.

ANTICIPATED COST: £250-£750; please obtain quotations.



Trees

Please see the Trees Section of this Report.

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4.0) Septic Tank or Cesspit

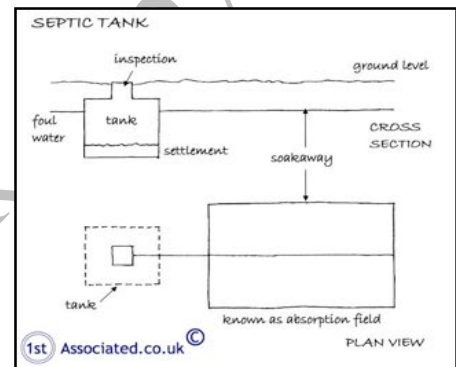
We suspect this to be a septic tank / cesspit. What we could see of it as it was full at the time of our inspection, indicates that it is brick built and these can leak.

ACTION REQUIRED: Ideally you need to contact the company that drains the septic tank / cesspit as they will normally have an opinion on the condition of it, as they will have seen it when it is empty. Often they will offer a lining service or a worse case scenario would be a GRP tank (Glass Reinforced Plastic).

ANTICIPATED COST: It depends if there is any problems; please obtain quotations.



Manhole containing septic tank/cesspit



Example sketch - Septic Tank

Please see the Drains Section of this Report.

5.0) Previous Insurance Claim/Reinforcement Bars

We can see at the rear left hand corner of the property that works have been carried out. There are drill holes in the rear of the property and often this can occur where reinforcement has been added.

There may have been a previous insurance claim that will affect your insurance premium.



Holes within the property

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ACTION REQUIRED: You and your Legal Advisors need to check and investigate to see if there is a previous insurance claim. It needs to be carried out in writing as well as verbally and any information forwarded on to us.

If we know and understand what has gone on in this past, we can help and advise further with our future remedies.

ANTICIPATED COST: Possibly extra fees from your Solicitors; please obtain quotations.

Please see the Walls Section of this Report.

6.0) External redecoration

The fascias and soffits and shiplap boarding have suffered from a lack of maintenance over the years, both of which need repair and redecoration.



Fascias and Soffits in need of repair and redecoration



Shiplap Boarding



Shiplap Boarding

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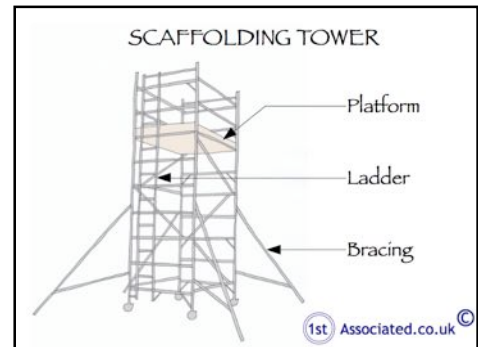
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ACTION REQUIRED: We would recommend repair and redecoration.

ANTICIPATED COST: As it is high level work, we would expect costs to be in the region of £1,500-£4,000. We suggest that it may be worthwhile you getting your own tower scaffold; please obtain quotations.



Example sketch - scaffolding tower

Please see the External Decorations Section of this Report.

7.0) Services

7.1) Oil Tank

We noted that the oil tank is metal and we find that these are problematic.

ACTION REQUIRED: We would recommend that they are replaced with a double sealed plastic unit.



Metal Oil Tank

ANTICIPATED COST: £2,000 - £3,000; please obtain quotations.

Please see the Services Section of this Report.

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Other Items

Moving on to more general information.

Maintenance

This property has had relatively little maintenance over its relatively short life unfortunately, particularly as materials from the 1970s/1980s era tend to need a lot of maintenance, for example, the timber that we used in that era was not of the best quality.

ACTION REQUIRED: You have a lot of catch up maintenance to carry out, everything from clearing the drains to external redecoration.

Services

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

Electrics

The 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.

Heating

We have not had the benefit of having a heating test. We would recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer.

Drainage

You are not main drains and you need to speak to the existing owner about whether you have a septic tank or a cesspit and / or the company that empties the unit. We would be more than happy to do this if you pass on the phone number.

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

DIY/Handyman Type Work

We have detailed these and other issues within the main body of the report.

Purchase Price

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

Every Business Transaction has a Risk

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

Estimates of Building Costs

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

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

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SUMMARY UPON REFLECTION



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

We consider the property high risk and very unlikely to get a mortgage without any sort of retention, so there is a relatively limited number of people that can buy this property.

What's been hidden?

It has also occurred to us that there may be hidden factors in this purchase, for example when we spoke to the neighbours to the rear of the property, they advised that repointing had been carried out recently on the rear of the property, which we believe you also noted. There may also be history that has not been revealed or other repairs that are better hidden.

Please note our limitation as well that we had a limited view of the left hand side of the property.

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

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

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

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MORE ABOUT THE REPORT FORMAT

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

TENURE – FREEHOLD (OR AS GOOD AS)

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

ESTATE AGENTS – FRIEND OR FOE?

It is important to remember that the estate agents are acting for the seller (usually known as the vendor) and not the purchaser and are therefore eager to sell the property (no sale – no fee!). We are employed as Independent Chartered Surveyors and offer an independent point of view.

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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



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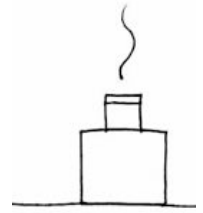
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EXTERNAL

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.



The chimney to this property was located centrally and you have a limited view of it (all directions given as you face the property).

Chimney One, located centrally

This chimney is brick finished with a lead flashing and two chimney pots. From what we could see from ground level it looked in slightly below average condition considering its age, type and style.

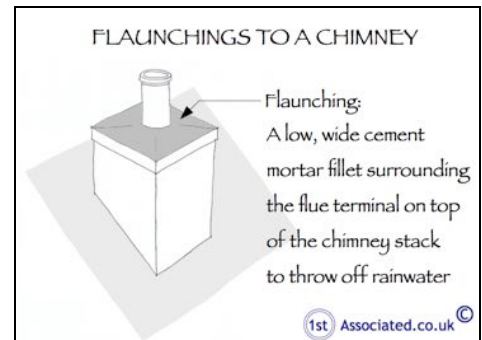
There is some moss to the chimney as we would expect in this sort of location.



Right Hand Side Chimney

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

ACTION REQUIRED: Periodically inspect the chimney.



Flaunching

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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Flaunchings Defined

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

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

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

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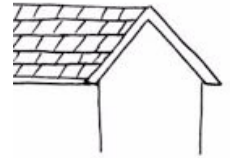
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ROOF COVERINGS AND UNDERLAYERS



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

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

We will consider the roofs in one area; the main roof.

Main Roof

The main roof is pitched and clad with a concrete tile and from ground level this looks in average condition considering the roofs age type and style.



Main roof

Moss

You tend to get moss build up, particularly in areas which are surrounded by trees as there is limited airflow around them, so you do need to be careful that this doesn't build up too much and block the gutters.

ACTION REQUIRED: When the moss and lichens does build up, then the use of a soft brush is the best way to remove the moss and lichens during the summer months. We would avoid using any chemicals as these can cause deterioration to the surface.

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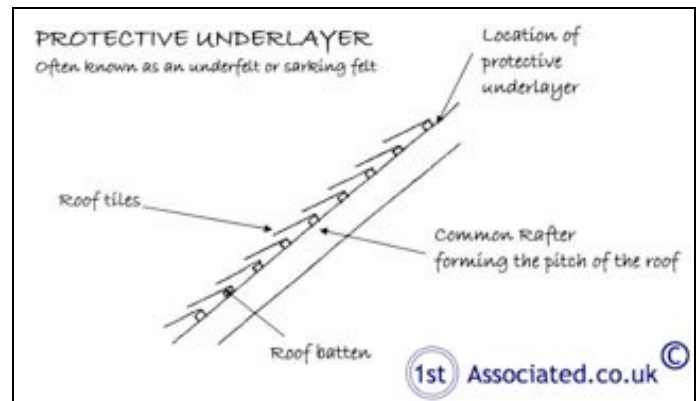
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Protective Underlayer (Often known as the sarking felt or underfelt)

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

When we inspected the loft space we found a Hessian base Bitumen membrane. This type of membrane has been used since the 1960s. We generally found it to be in average condition, with damage in some areas which is what we typically find.



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

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Plastic Roof

There is a plastic roof to the rear right hand side of the property.



Plastic Roof

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

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

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

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ROOF STRUCTURE AND LOFT



(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

Main Roof

The common rafters on the left hand side of the property we believe have been cut a fraction too deep. Unfortunately we can't see this side of the roof properly due to the trees etc but it has stood the test of time as far as we can see.



Common Rafters



Birds mouth fixing to rafters

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Roof Access

The main roof is accessed via the loft hatch located in the bathroom and via the sides of all the bedrooms. There is no loft ladder, electric light or secured floorboards. We recommend that these be added, as it will make the loft space safer and easier to use.

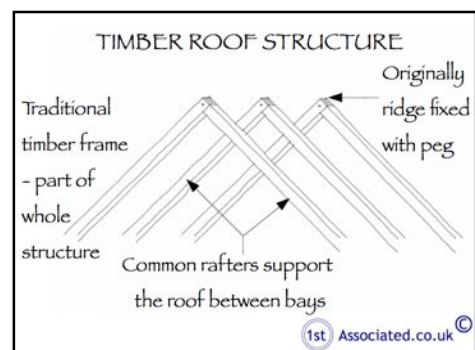
The whole of the loft has been viewed by torch light, which has limited our viewing slightly.

Roof Structure

The property has a cut timber roof structure.



Roof structure - ridge board visible



Timber Roof Structure

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Roof Timbers

We have inspected the roof structure for:

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



General view

Our examination was limited by the general configuration of the roof and the insulation. What we could see was generally found to be in average condition for its age, type and style. 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. Please see our comments in the Executive Summary.

Water Tanks

There was an emptied plastic water tank that needs a lid.

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

Ventilation

There was no ventilation.

Insulation

Please see the Thermal Efficiency Section of this Report.

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Electrical Cables

We can often identify the age of an electrical installation by the age of wiring found in the roof. In this case we could not see it due to the mass of insulation.

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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GUTTERS AND DOWNPIPES



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

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

Gutters and Downpipes

The property has plastic gutters and downpipes. They are in below average condition for their age, type and style. The gutters were full of vegetation at the time of our inspection.

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



Leaking Gutter



Gutter has leaked on to wall below



Gutter full of vegetation

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Downpipes feed directly into the ground

The downpipes feed directly into the ground so if there is a blockage then the drain would have to be opened up. This is a practice we are not particularly keen on; we would much prefer a gulley.



Downpipes feed directly into ground

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

We would always recommend you stand outside the property next time it rains heavily and see how well the drains cope with the rainwater particularly looking at the guttering and the joints.

We also recommend that the gutters and downpipes are cleaned out, the joints are checked and the alignment checked to ensure that the gutters fall towards the downpipes.

Soil and Vent Pipe

We assume the property has plastic soil and vent pipes as they were not viewed at the time of the inspection and are assumed internal and hidden on the left hand side of the property.

Finally, gutters and downpipes 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.

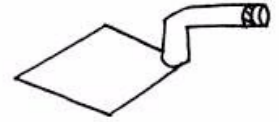
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WALLS



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 Stretcher bond brickwork bedded in a cement mortar and there are some areas of shiplap boarding both to the front and the side of the property.

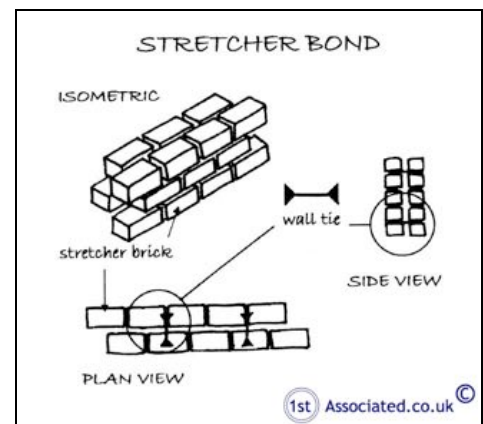
Brickwork

The majority of the property is built in Stretcher bond brickwork.

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



Stretcher bond brickwork



Stretcher Bond brickwork

Cavity Walls

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

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The property has got an inner block work skin that we can see in the roof.



Block work skin in the roof

Wall Ties

Walls of cavity construction should incorporate ties to hold together the inner and outer leaves of masonry. We would typically see horizontal cracking where there are problems. In this case we have not noted any cracking relating to wall tie failure however wall tie failure is a progressive problem.

Repointing – What's it hiding?

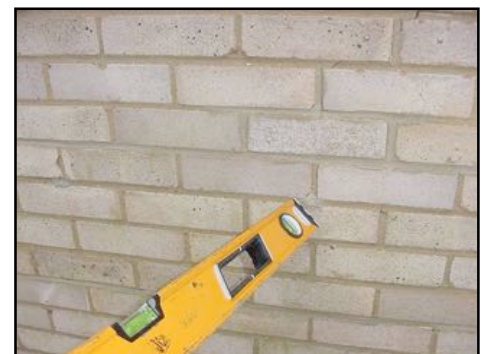
Some repointing to the rear left hand corner has taken place.



Repointing to brickwork

Repairs and Reinforcement to the brickwork

We can see drilled filled holes to the rear of the property which can indicate that repair work and reinforcement has already taken place.



Drilled filled holes to brickwork

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ACTION REQUIRED: Please see our comments in the Executive Summary and note that these various signs means that this property is high risk to purchase and even though you advised us that you have had experience with developments before, we do think it is still high risk.

Shiplap Boarding

There is black horizontal timber boarding to the front of the property at high level and white horizontal shiplap boarding to the side of the property.



Horizontal timber boarding

ACTION REQUIRED: Both would benefit from redecoration. We would recommend the summer of 2015.



Horizontal shiplap boarding

ANTICIPATED COST: £1,500 - £4,000; please obtain quotations.

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

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

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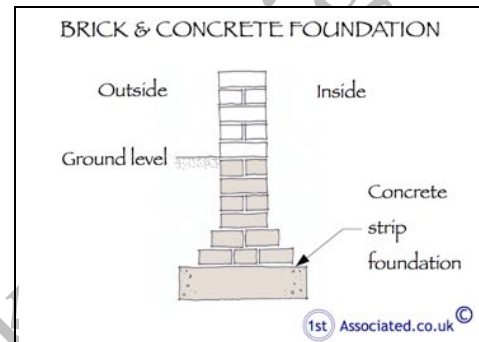


FOUNDATIONS

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

Foundations

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



Strip concrete foundation

Peat

The property is likely to sit on a soil that is either partially peat or has a peat base and possibly even made up ground due to the railway track. Ideally as part of the Insurance Company's investigations or indeed anyone's investigations, soil samples need to be taken to establish exactly what the building has been built on.

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.

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Cracks

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.

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

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

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

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

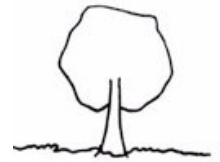
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TREES



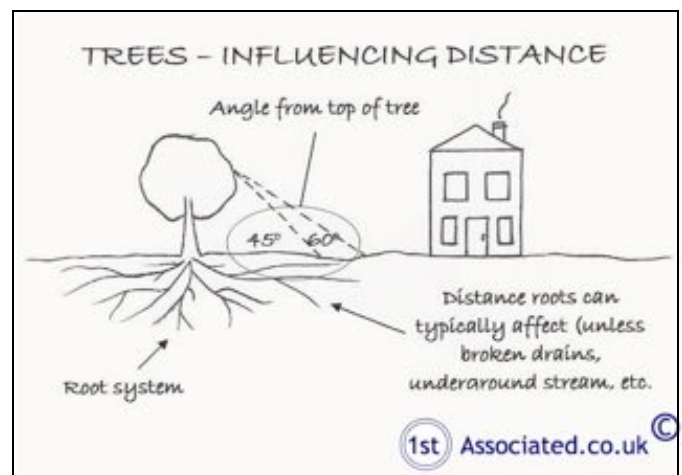
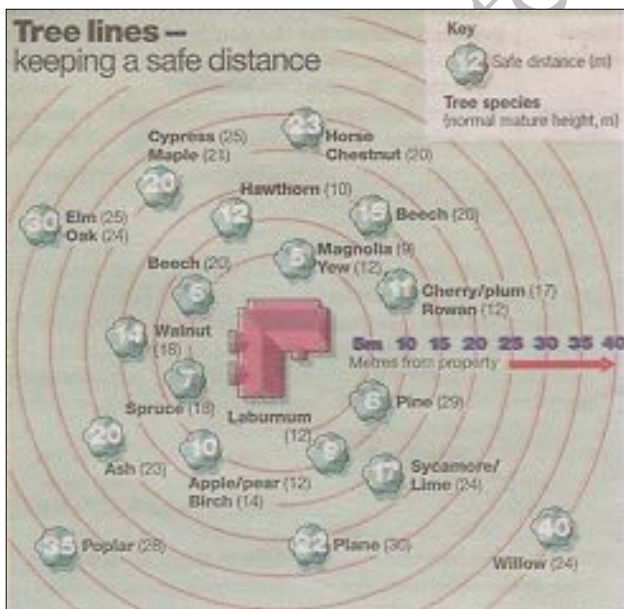
Trees within influencing distance of a property can affect the foundations by affecting the moisture content of the soil.

There are lots of trees within what we would term as influencing distance, many of them higher than the house but you do need to speak to your insurance company.



The tree is located next to the property on the left hand side

ACTION REQUIRED: We would recommend you seek expert advice from an arboriculturalist (not a tree surgeon) is asked to view the property and give a ten year plan for maintenance. Please see our comments in the Executive Summary.



Influencing distance of trees to a property

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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, it has been built in as work proceeds, we can just about see it some areas.



Damp proof course

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

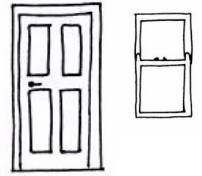
Finally, sometimes it is difficult for us to identify if there is a damp proof course in a property. We have made our best assumptions based upon our general knowledge of the age, type and style of this property.

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FASCIAS AND SOFFITS AND WINDOWS AND DOORS

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

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

Fascias and Soffits

The fascias and soffits are timber. They are painted and we would comment they are in below average condition for their age, type and style. There is paint flaking and some timber is visible.

ACTION REQUIRED: We recommend redecoration. Make sure gutters and downpipes are watertight (clear of moss etc) before carrying out any work on fascias and soffits.



Deterioration to fascias and soffits

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Windows and Doors

The property has predominantly plastic double glazed windows without trickle vents, which generally look to be of average quality and there are some timber windows with rot.

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



Plastic windows



Timber window with rot

ACTION REQUIRED: The timber windows need repair and redecoration and we would expect this to cost a few hundred pounds, however it may be more economic to replace the windows.

Transferable Guarantees

There is an outside chance there may be some guarantees on the plastic double glazed windows and enquiries should be made as to the existence of any transferable guarantees by your legal advisor. Generally it is considered that double glazed units have a life of about ten years.

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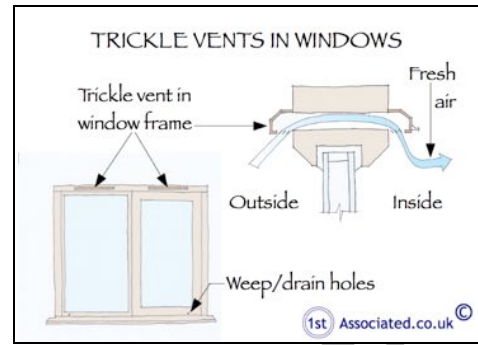
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Trickle Vents Defined

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



Trickle vents

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

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EXTERNAL DECORATIONS

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

Please see our comments with regard to the fascias and soffits and the shiplap boarding and the windows.

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

Please see our comments in the External Joinery section.

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INTERNAL



CEILINGS, WALLS, PARTITIONS AND FINISHES

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

Ceilings

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

Plasterboard Defined

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

Internal Walls and Partitions

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

Perimeter Walls

The perimeter walls would have been finished with a gypsum plaster and as discussed, there are some cracks to the internal walls which we believe relate to the movement in the house as a whole.

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

This comment has been based on the visual look of the wall which is relatively “smooth” and normally means a modern finish.

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

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

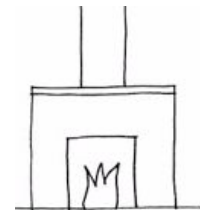
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CHIMNEY BREASTS, FLUES AND FIREPLACES

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

The chimney breast is located in the middle of the property and it is a 1970s style (all directions given as you face the front of the property). It was a feature fireplace, whether it be considered a feature today is a matter of personal taste.



1970s style 'feature' fireplace

Any chimneys you do intend to use should be swept and a check should be carried out that a lining is in place.

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

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 Section of this report.

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FLOORS



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

Ground Floor

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 / floor coverings / tiles.

Undulations in the Ground Floor

It is very difficult to be a 100% certain without putting a laser or similar on the floor, we have only utilised a level of about a metre and a half in length, but this does we believe indicate that there are undulations within the floor. This, as well as our general viewing of the floors does indicate to us there are undulations in the floor.

It could mean several things:-

- (1) That this is related to the movement on the left hand side on the rear of the property.
- (2) That it could be movement underneath the property that is a separate issue, due perhaps to the made up ground from the railway line or the peat.



Gap between tiled floor and skirting board



Gap between carpeted floor and skirting board

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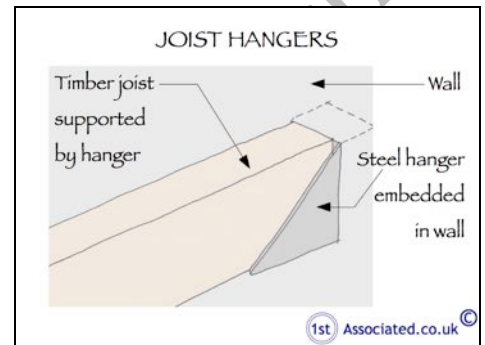
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- (3) There could have been additives in the concrete which was a fairly common thing to do in the 1970s; the additives were often accelerators to speed up construction or to make it cheaper and some of these are now known to have had side effects, some of which mean complete removal of the cement although this is rare.

First Floor

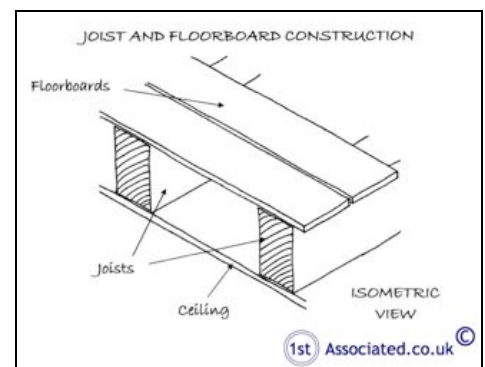
We have assumed that the first floor construction is joist and joist hangers with floorboard sheets.



Joist hangers

Joist and Floorboard Construction Defined

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



Joist and floorboards

Finally, we have not been able to view the actual floors themselves due to them being covered with fitted carpets, floor coverings, tiles 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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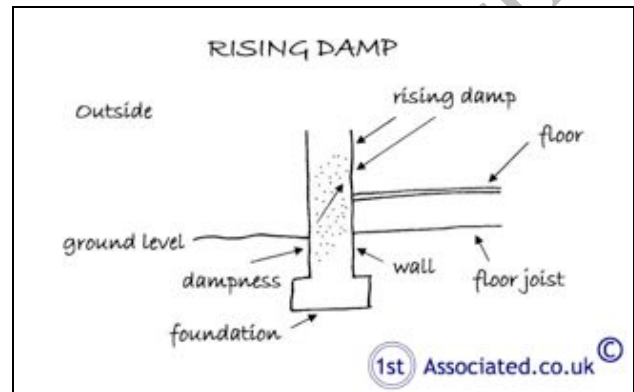


DAMPNESS

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.

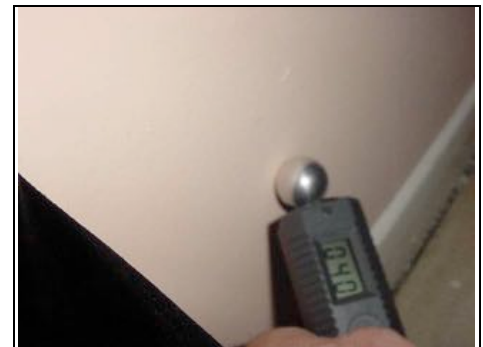
Rising Damp

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. Much evidence points towards there being true rising damp in only very rare cases.



Rising damp

A random visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case we have not found significant rising damp.



Testing for Rising Damp

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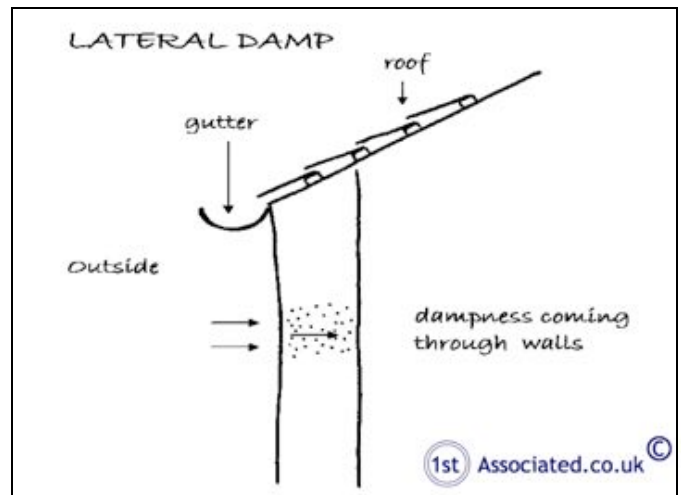
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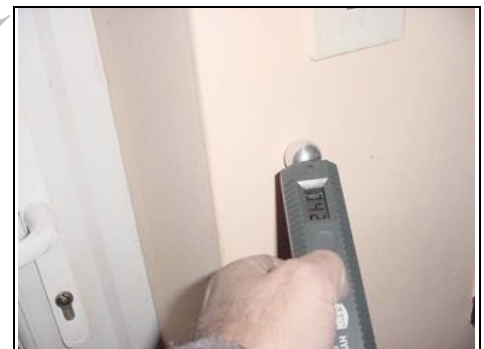
Lateral or Penetrating Dampness

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 resistance meter on the external walls. We have not found significant dampness.



Lateral damp



Testing for lateral dampness

Condensation

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

At the time of the inspection there were no obvious signs of condensation. However, there is a lack of extract fans in the shower room on the ground floor, the kitchen, albeit that the kitchen is very large and the upstairs bathroom which could create condensation. Then however, it does depend upon the extract fans that are installed.

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

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Extract fans in kitchens, bathrooms and drying areas

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

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

ANTICIPATED COST: We would anticipate costs between £150 - £250 per large humidity controlled extract fan depending upon the wiring required; quotations required.

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 property has hollow core doors. Many of the doors didn't fit very well, which does indicate that there has been some movement in the property.

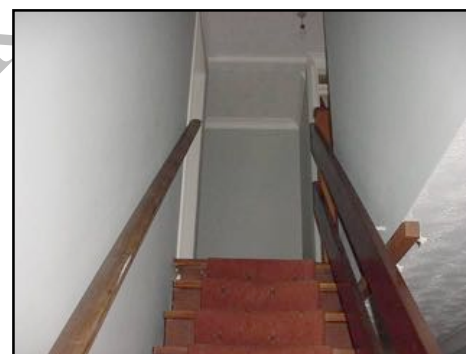


Badly fitting doors

Staircase

The property has an unusual staircase that has been made on site as opposed to being a pre-fabricated staircase.

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



Unusual staircase

Kitchen

We found the kitchen in slightly below average condition. It is a large, good sized kitchen, but please note our comments with regard to the flooring. We have not tested any of the kitchen appliances.

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

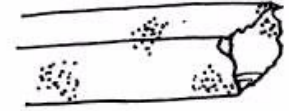
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TIMBER DEFECTS



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

Dry Rot

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

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

Wet Rot

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

There is some wet rot in the windows and we suspect there is some in the fascias and soffits and there may be some in the shiplap boarding. The sooner all of these are repaired the better.

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Woodworm



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

The roof is the main area that we look for woodworm. Within the roof we found no obvious visual signs of significant woodworm activity or indeed past signs of significant woodworm activity that has caused what we would term 'structurally significant' damage. In many properties there is an element of woodworm that is not active. Our inspection is usually restricted by insulation covering some of the timbers and general stored items in the roof, as it is restricted throughout the property by general fixtures and fittings.

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

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

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

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INTERNAL DECORATIONS



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

Internal decorations are in below average condition. We assume that you will completely redecorate and refurbish internally.

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

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

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THERMAL EFFICIENCY



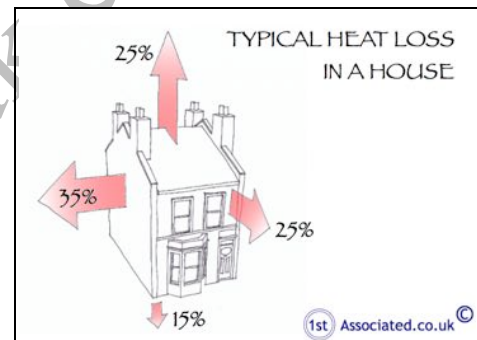
Up until the mid 1940s we did not really consider insulation in properties, for example it was only in the 1960s that we started putting insulation in the roof and then it was about 50mm, in the 1970s this was upgraded to 100mm. Then we started to think about double glazing and cavity wall insulation.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

Roofs

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

Walls

The property has a stretcher bond construction. In this age of property there is usually insulation although it is difficult to say whether there is insulation in the walls or not.



Typical heat loss

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

Windows

The windows are predominantly double glazed and therefore will have reasonable thermal properties. There are some timber windows.

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Services

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

Summary

Assuming the above is correct, this property is average compared with what we typically see. Please note we have not seen the Energy Performance Certificate.

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 (Centre for Alternative Technology)

*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 – can be viewed on YouTube

HIPs

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

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.

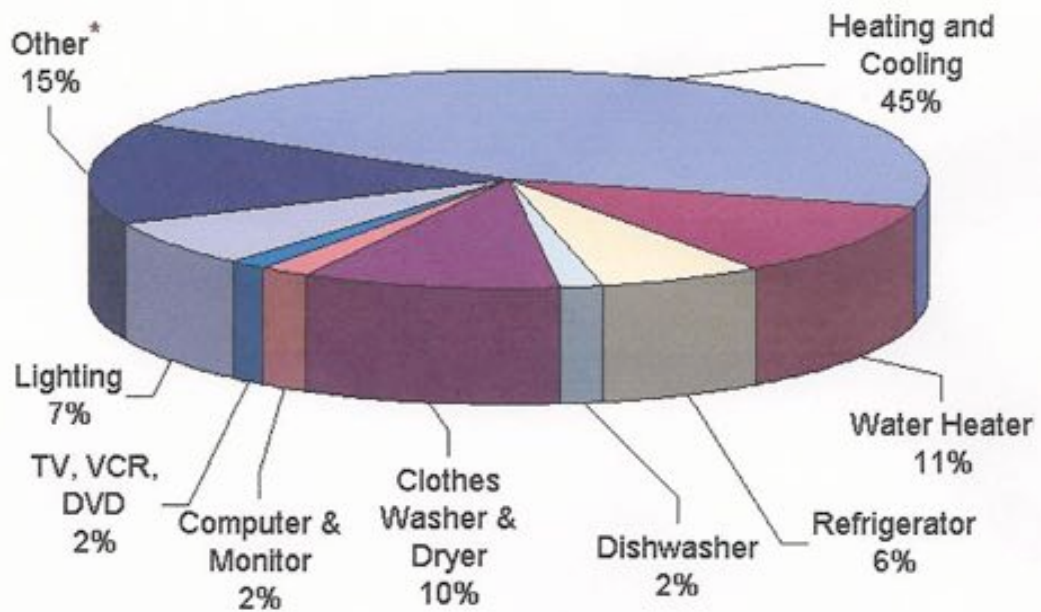
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What does my energy bill pay for?



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

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OTHER MATTERS



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

Security

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

Fire / Smoke Alarms

No smoke detectors were noted (there looked to have been some at one time that had been removed or had disappeared over the years). The current Building Regulations require that they be wired into the main power supply. Obviously in a property of this age that is difficult, as it would mean having surface mounted wires or cutting wiring into the plaster.

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

Insurance

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

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

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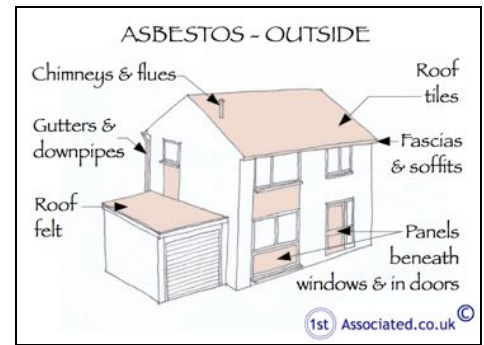
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Asbestos

We have not noted any asbestos but it was very common in this era of property.

In years gone by asbestos was commonly used as wood and can be found in all sorts of places. Asbestos was used post war until it was banned only in the UK in the last ten years or so. It is rumoured that it was still used after this point in time where products were imported from countries where it is not banned.



Asbestos externally

Our insurance company requires us to advise we are not asbestos surveyors and advises us to recommend asbestos surveyors are instructed and that you have your own asbestos survey carried out.

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 Institution of Engineering and Technology (IET) recommends that inspections and testing are undertaken at least every 10 years (we recommend every five years) and on change of occupancy. All electrical installation works undertaken after 1st January 2005 should be identified by an Electrical Installation Certificate.

Fuse Board

The electric fuses and consumer units were located in the rear entrance area. The fuse board looked dated and contained 1960s wire fuses. Far better are now available and this needs to be up-dated.



Fuse Board

Earth Test

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



Earth test

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ACTION REQUIRED: As the property is changing occupancy an Institution of Engineering and Technology (IET) test and report and any recommendations should be carried out by a NICEIC registered, or equivalent, approved electrical contractor or similarly approved.

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

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

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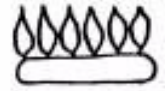
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OIL



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.

All appliances, pipework and flues should be subject to an annual service by a competent OFTEC registered engineer. 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.

Boiler and Oil Tank

There is a Worcester Oil boiler located outside the property and we are advised that this is relatively new by the owner. The oil tank that goes with this looks in reasonable condition but we generally find that there is hidden rust with these and we are always recommending they are replaced with a double lined plastic tank.

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

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PLUMBING AND HEATING

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

Water Supply

The controlling stopcock was not located. The water was turned off at the time of our inspection.

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

ACTION REQUIRED: Ask the owners or Estate Agent to show you where it is, although we would not expect most Estate Agents to know where it is.

Water Pressure

We were unable to check the water pressure at the time of our inspection.

Cold Water Cistern

A cold water cistern was located in the roof, it was drained at the time of our inspection.

Please see our comments in the Roof Section.

Hot Water Cylinder

There was no hot water cylinder found at the time of our inspection.

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Plumbing

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

Heating

The Worcester oil boiler was located outside of the property and we were advised it is relatively new and you should obtain any records you can. You need to check that there is some oil available as many people leave the property literally without any oil.



Worcester oil boiler

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

Ten Minute Heating Test

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

ACTION REQUIRED: We recommend you return to the property with the estate agent and an owner and get the heating switched on to ensure that it is working in order to save a lot of time and money.

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

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

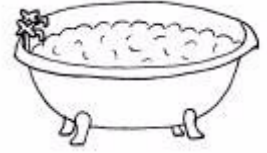
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BATHROOM



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

Ground floor cloakroom / shower room

The property has a ground floor cloakroom / shower room consisting of a shower unit, wash hand basin and WC, which looks in below average condition, subject to a lot of day-to-day wear and tear, as one would expect.



Ground floor cloakroom



Shower Tray/Cubicle

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First floor bathroom

This has been upgraded relatively recently we would say. It is in average condition but there is minor movement to the taps to the bath, however this is a fairly common problem due to the design for this sort of tap system.



First floor bathroom

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

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DRAINS

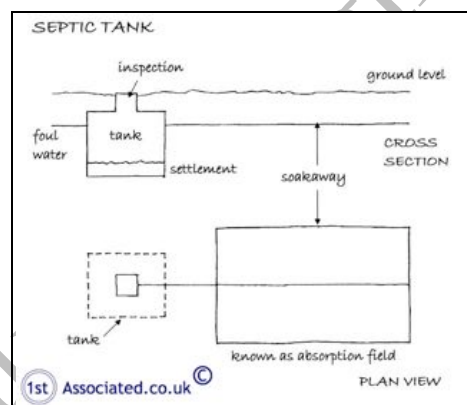


The sanitary system, as we know it now, came into being some 100 years ago during the Victorian era and works so successfully today it is often taken for granted. It is only in recent years that re-investment has taken place to upgrade the original drainage systems.

Septic Tank or Cesspit

The property is on a septic tank or cesspit, however we are not certain. We think it is likely to be on a septic tank in which case works as explained below. The septic tank / cesspit was full at the time of our inspection.

Septic tanks can be of brick concrete or modern GRP construction but should all operate on the principle of solids being broken down by bacteria, the partly treated foul water then being disposed of by discharge into adjacent ground by a system of soak-aways, land drains or perforated pipes.



Septic tank

We have been unable to determine the adequacy of treatment or the effectiveness of the disposal arrangements. The surface water discharges onto the ground.

ACTION REQUIRED: You need to check and confirm that it is a septic tank or cesspit. Please see our comments in the Executive Summary.

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 noticed the pipes discharged directly into the ground which is something we are not keen on and it is likely to be discharging into soak-away or into the septic tank / cesspit.

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

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

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

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OUTSIDE AREAS

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

GARAGES/OUTBUILDINGS/ PARKING



The property has a detached double garage, concrete tiled roof, brick wall construction.

Please see our comments about the cracking and instability of it within the Executive Summary.



Garage

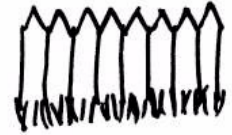
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EXTERNAL AREAS



Front Garden

The front garden has mature trees and there are also boundary issues to deal with. Please see our previous comments.



Front Garden

Rear Garden

The rear garden has mature trees and there are also boundary issues to deal with.



Rear Garden

Boundaries: Usually we would say the boundary is on the left-hand side, however in this particular case we would refer to the Deeds. The left hand boundary (all directions given as you face the property) is usually the responsibility of the subject property.



Boundary markings using purple feathers and blue chalk dust

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ACTION REQUIRED: Speak to the Land Surveyor that has carried out work on behalf of the existing owners before you commit to purchasing the property. We would be more than happy to do this if you forward details of them.

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

Rear Neighbours

We had a brief chat with the rear neighbours who discussed their concerns about the access driveway. As you are aware, the owners or one of the part-owners said about the road being used only for non-business purposes and the people to the end of the property are dealing either in dog breeding or something similar and we believe also the people to the right hand side dog breed as well. It was noisy from the dogs during certain times which you need to be aware of when you come to sell the property.

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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) Cavity wall insulation and cavity wall tie repairs.
 - iv) Double glazing or replacement windows.
 - v) Roof and similar renewals.
 - vi) Central heating installation.
 - vii) Planning and Building Regulation Approvals.
 - viii) Removal of any walls in part or whole.
 - ix) Removal of any chimneys in part or whole.
 - x) Have there been any structural problems referred to insurance companies, any insurance claims, monitoring or underpinning, etc.
 - xi) Drainage repairs
 - xii) Any other matters pertinent to the property.
 - xiii) Obtain information in relation to the septic tank / cesspit.
- 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.

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- h) Road Schemes/Road Widening.
- i) General development proposals in the locality.
- j) Conservation Area, Listed Building, Tree Preservation Orders or any other Designated Planning Area.
- 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!)

Please do not hesitate to contact us on 0800 298 5424.

For and on Behalf of
XXX Limited
Independent Chartered Surveyors
XXXX

This Report is dated: XXXX

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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 XXXX 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.

APPROVALS/GUARANTEES

Where work has been carried out to the property in the past, the surveyor cannot guarantee that this work has been carried out in accordance with manufacturers' recommendations, British/European Standards and Codes of Practice, Agreement Certificates and statutory regulations.

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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.

WEATHER

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

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

NOT LOCAL

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

EMPTY PROPERTY

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

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.

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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.

INSPECTION LIMITED

Unfortunately in this instance our inspection has been limited as:

- 1) Our view of the left hand side of the property was limited, particularly at roof level.
- 2) We did not have a full view of the roof due to the insulation covering the ceiling joists and general configuration of the roof.
- 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.
- 4) We did not open up the walls as we could not see a way of doing this without causing damage.
- 5) We found it quite confusing when the part-owner came to have a chat with yourself, although from what we understood it was inheritance of a building that he knew relatively well. Normally we would have given a Question and Answer Sheet, but we felt it was more diplomatic not to.

If you recall, one of the very first things that they said to you was that the house was already sold and we negotiated from this point.

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.

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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.
- Adding a new circuit.

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INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

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www.hometrack.co.uk

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

www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

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

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