RESIDENTIAL BUILDING SURVEY

XXX XXX Clophill, Bedfordshire MK45 XXX



FOR

Mr X

Prepared by: XXXXX

INDEPENDENT CHARTERED SURVEYORS



Marketing by:

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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 XXXX and revisited on XXXX.

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.

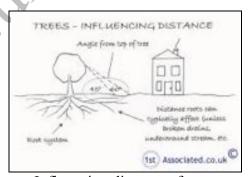
TECHNICAL TERMS DEFINED

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.





Influencing distance of trees

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.



SYNOPSIS

SITUATION AND DESCRIPTION

This is a detached two storey house that has been extended and altered over the years. The property currently forms part of a kennel and cattery business and there are various temporary/DIY standard outbuildings and a caravan that is used and lived in (occupied at the time of the survey).

The property has land surrounding it. It sits on a sloping site with a river to one side which was fast flowing at the time of our inspection. There were lots of mature trees including willow trees around the property.

We believe that the property was built in the 1950's to 1970's (this is a difficult property to date). 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.

Putting Life into Perspective!

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

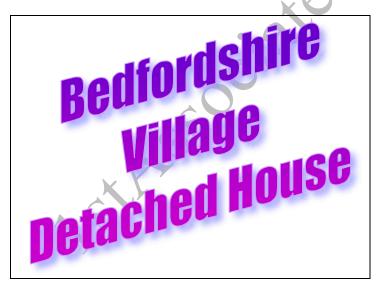
1951	Truman signs Peace Treaty with Japan, officially ending WWII
1952	Princess Elizabeth becomes Queen at the age of twenty five.
1956	The TV remote control is invented by Robert Adler
1966	England beat Germany to win the 1966 World Cup at Wembley
1967	First heart transplant is successful giving hope to many people
1969	Neil Armstrong takes a giant leap for mankind with his small
	steps on the moon
1971	Decimalisation is introduced throughout the UK
1975	Computing giant Microsoft is founded, now a world leader
1978	The World's first test tube baby is born in Great Britain
1979-1991	The Thatcher Years, Britain's first female prime Minister is
	elected

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LOCATION PLANS







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EXTERNAL PHOTOGRAPHS



Front view



Rear view



Left view



Right view



Street view looking towards the bridge



Rear garden

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ACCOMMODATION AND FACILITIES

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

Ground Floor

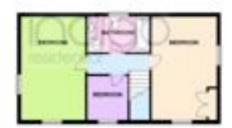
The ground floor accommodation consists of:

- 1) Access area/office left
- Kitchen 2)
- 3) Lounge
- 4) Dining room (currently used as an office)
- 5) Bedroom right
- 6) Cloakroom
- Entrance lobby front 7)



The first floor accommodation consists of:

- Bedroom right 1)
- Bathroom front middle 2)
- Bedroom left 3)
- Bedroom middle



Outside Areas

The property has land surrounding it on a sloping site with lots of mature trees including willow trees around the property and a fast flowing river to the right hand side.

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

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INTERNAL PHOTOGRAPHS

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

Ground Floor



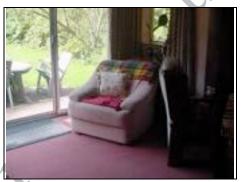
Entrance lobby/office area



Kitchen



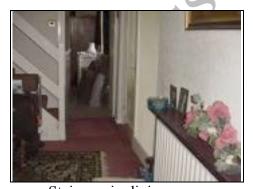
Lounge front



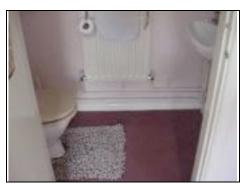
Lounge rear



Dining room used as an office



Staircase in dining room



Cloakroom front



Bedroom right

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First Floor



Bedroom front middle



Left bedroom



Bedroom right



Bathroom



Landing area

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SUMMARY OF CONSTRUCTION

External

Chimneys: One large slender brick chimney rear right

Main Pitched Roof: Pitched, clad with concrete tiles

Hessian based underfelt

Main Roof Structure: Cut timber roof (limited view)

High level flat roofs: High level flat roofs to dormers covered in mineral

felt to front and rear

Low level flat roofs: Two low level flat roofs to front and rear covered in

mineral felt

Gutters and Downpipes: Plastic, possibly some asbestos

Soil and Vent Pipe: Plastic (attached to rear dormer)

Walls: Stretcher Bond Brickwork repointed in cement

mortar, possibly originally lime mortar (assumed)

Shiplap boarding

Wall Structure: Timber frame structure to front and rear that has

been clad with shiplap boarding

Fascias and Soffits: Painted timber

Windows and Doors: Mixture of timber casement windows and

Plastic double glazed windows

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Internal

Ceilings: Plasterboard / proprietary board (assumed)

Perimeter Walls: Predominantly dry lined

Internal Walls: Mixture of solid and hollow (assumed)

Floors: Ground Floor: Suspended timber floor and areas of concrete

(assumed)

First Floor: Joist and floorboards with embedded timbers

(assumed)

Services

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

Heating: There is an oil boiler located in the entrance

area/office on ground floor.

Electrics: The electrics are 1970's/1980's and are located

under the stairs

Oil: Metal oil tank

Drainage: Septic tank

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

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

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) Potential.
- 2.0) Secluded location although it does have a very fast road running beside it with a river to the right which was equally fast on the day of the survey.

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

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The Bad

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

1.0) Main pitched roof

At high level a number of concrete tiles have been displaced and some of the battens that we could see had rotted through.



Concrete tiles have come away



Moss to roof and marks where surface has deteriorated of tile



Roof tile missing



Batten rotten

ACTION REQUIRED: The protective underlayer, the battens and the concrete tiles need replacing as soon as possible to make the property watertight and also the concrete tiles surface is starting to deteriorate where moss has been sitting on them for some time.

The jury is still out with regard to how long concrete tiled roofs will last before they start to deteriorate. Originally they were very popular in the 1960's/1970's. From what we have seen they certainly will not last as long as traditional slates which are 100 years plus or clay tiles which are 100 years plus. The additional weight that they have can also cause problems such as roof spread. As we say the jury is still out on this.

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We would recommend that you budget for replacement of the roof. We would recommend you use a lighter weight roof tile such as a tile (subject of course to manufacturer's recommendations, etc.)

Please see the Roof Coverings Section of this Report.

2.0) Flat roofs – high level dormer roofs

The flat roofs have a problem, they seem to be discharging towards the building rather than away from it. It is very difficult to be certain, you really need to see the roofs when it is raining. You also need to have already carried out basics such as clearing the moss from the pitched concrete tile roof, clearing the gutters, etc. and giving the surrounding trees a trim back would help.



Rear dormer

High level dormer roofs front and rear



Moss sitting against pitched roof to front dormer



Flat roofs
Timber cladding rotting and coming away on dormer



Leak from flat roof above bathroom

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Low level flat roofs

Again, with the low level flat roofs moss is sitting against the tiles. It may be moss that is coming off the roof or it may be that the flat roofs discharge backwards. We also noted hairline cracking and staining beneath these roofs which does indicate there has been leaks, whether these are old leaks or not is difficult to say as the mineral felt above looks relatively new.







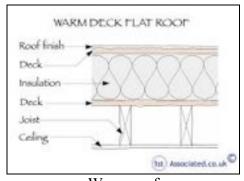
Flat roof to lounge extension



Dampness visible to lounge extension flat roof

ACTION REQUIRED: Ultimately we recommend re-roofing with an insulated roof that is cut to falls towards the gutters. The mineral felt that is present looks relatively new, we think the leaks that can be seen inside may be either old leaks or what is known as cold bridging which we explain more about later on.

ANTICIPATED COST: For new roofs with insulation known as warm roofs (please see sketch) £1,000 - £2,000 per roof plus scaffolding if required; quotations required.



Warm roof

With all the roofs, if you wish to be sure of their water tightness before you purchase the property you can carry out a water test; this is water hosed onto the roof with a food dye to see if any dampness comes through.

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3.0) Walls - construction

Whilst the building may look reasonably standard construction from the outside you need to appreciate in the front and rear that there is a timber frame construction and as such there is very little between you and the outside world. There was an area where the lead had come away and this was a section that we opened up. The section we opened up did not have any insulation so it is likely that the whole of the building does not have insulation and will be very inefficient energy wise.



Area we opened up Lead come away



Timber frame

ACTION REQUIRED: Consider adding insulation to the property but be aware that it can cause interstitial condensation. This is very important in a property where there is a large element of timber construction.

Interstitial condensation defined

Condensation within structure that deterioration particularly where timber frame buildings are concerned.

ANTICIPATED COST: It is very difficult to say without opening up the structure to establish what is there at present and the amount required; please obtain quotations.

Please see the Walls Section of this Report.

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4.0) Structural movement and cracking

There is differential movement between the original structure and the areas that look to have been added on to the front porch and to the rear. These are single storey areas with flat roofs.



Crack to front entrance area

Differential movement

This property as mentioned has an element of brickwork but also an element of timber frame to it particularly to the dormers to the front and rear of the property.

Within the dormer areas there has been differential movement. This can be seen in the bedrooms and in the bathroom.



Hidden crack in left bedroom



Hairline cracks in bathroom



Hairline cracking right bedroom



Hairline cracking right bedroom



Cracking to high level in right bedroom

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ACTION REQUIRED: Ideally we would recommend the existing owners take out an insurance claim, advising that the cracking has been noted by a structural surveyor (this should cost them nothing other than time to write the letter). This usually means that the insurance company will carry out a monitoring exercise (the Building Research Establishment 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 ensure this is a legally watertight process and ensure your liability is limited to paying the excess on the insurance only.

5.0) Battle with the trees and leaves

A house such as this has the advantage of having lots of mature trees around it which will help give you shade and dry out the land (which in this instance is fairly wet) but also they will have the disadvantage of cutting out some light and also leaves and branches forever falling onto the roofs and getting in the gutters and also moss growth.

ACTION REQUIRED: A constant maintenance of the trees and also clearing of branches and leaves. There are various sorts of gutter protectors but we personally do not think there is anything as good as actually getting humans to clear out the gutters.



Gutters full of vegetation

ANTICIPATED COST: A few hundred pounds or a DIY job; please obtain quotations.

Please see the Trees Section of this Report.

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6.0) **Trees**

The trees look to have been left unmaintained and unmanaged for a long time. Having said that, the trees are also doing the job of removing a lot of the ground water and holding the ground together.



Large trees



Trees causing damage to tarmac

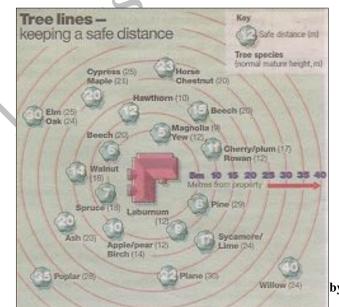
Weeping willows in particular are renowned for having a very long root ball and we could also see that to some nearby trees roots had come to the surface. We have been advised in the past this is where they are hunting out water.

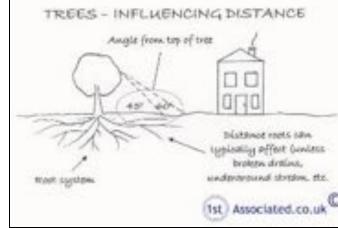


Willow tree to rear



Roots showing through the grass





Influencing distance

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operty

ACTION REQUIRED: From our discussions you are looking to cut down some of the trees; we feel that you will need specialist arboriculturalist advice (not a tree surgeon) with regard to exactly what trees can come down/need to come down and the affect they will have and ideally give a ten year plan.

Please see the Trees Section of this Report.

7.0) **External joinery**

The external timber generally needs repair such as the shiplap boarding to the dormers and the timber to the windows and doors, some of which has wet rot.

Woodworm

Woodworm was noted to the outbuildings.



External joinery deteriorating

ACTION REQUIRED: A lot of the timber is probably saveable although whether it is worth saving we would question and it may be more economical to replace in some areas.

ANTICIPATED COST: Re-securing the shiplap boarding, replacement, repair and redecoration and replacement of windows and doors, etc we would expect to cost in the region of £2,000 - £5,000; please obtain quotations.



Deteriorating shiplap boarding to dormer

Please see the External Decorations Section of this Report.

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8.0) Not safety glass

There is older style glass in many of the windows and doors. We cannot see a British standard safety kite mark and we believe that this glass is not safety glass therefore it can shatter. The plastic sheets have cracked and ideally should be replaced with a safety glass.

ACTION REQUIRED: Replace glass with safety glass.

ANTICIPATED COST: Set aside the sum of £75 to £200 per door depending upon the quality of door you want; please obtain quotations.



Not safety glass



Broken plastic in door

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9.0) Asbestos

We are not one hundred percent certain whether or not there is asbestos to the leanto on the left hand side of the property. We believe it is a modern replacement corrugated asbestos style material but we cannot be one hundred percent sure. We can see there is asbestos stored near the oil tank.

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: The only way to be a hundred per cent certain with regards to Asbestos in a property is to have an asbestos survey carried out by a specialist asbestos company.

ANTICIPATED COST: Asbestos costs can vary considerably; we are forever surprised at the variety in quotes. Please obtain quotations.



Possible asbestos roof



Asbestos

10.0) Services

10.1) <u>Heating</u>

The boiler looked relatively old. Any information obtained from the owners and/or the company that maintains it would be a benefit.



Boiler



Older style radiators

We also noted that lots of the radiators were single panel. We would recommend these are upgraded to double panel convection radiators.

ACTION REQUIRED: Upgrade to a modern double panel convection radiator.

ANTICIPATED COST: £1,000 - £3,000; please obtain quotations.



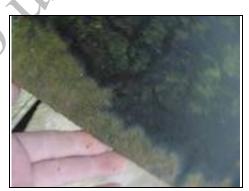
Single older style radiators

10.2) Oil tank

There is a metal oil tank without a bund wall which can cause problems if there is an oil leak. We can see rusting starting to occur to the metal container. You need to periodically check this particularly to the base.



Oil tank



Oil tank rusting

Bund wall defined

This is a wall surrounding an oil tank that catches any oil should it leak.

ACTION REQUIRED: We recommend you budget for a replacement oil tank; the sooner the better.

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

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10.3) **Electrics**

equivalent.

We saw some areas where the electrics were dated. We are advised by the owner the electric system was tested on 19th August 2014 by Jordan Services (01438 355583). We suggest that you ring them as they would be the ideal people to give a quote on re-wiring.

> **ACTION REQUIRED:** We recommend Institution of Engineering Technology (IET) test and report to be carried out by an NICEIC registered and approved electrical contractor or



Fuse board under stairs

We would also recommend the number of socket points are improved as we seem to be using more and more electricity.

ANTICIPATED COST: £250 - £500 plus any work recommended; please

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10.4) Drainage

Septic tank

The septic tank was full at the time of our survey. As discussed there are several types of septic tanks from literally just the tank to one that is almost a semi-sewerage plant. The septic tank was last emptied on 4th December 2014 by:

> MW Cleaning Ltd 01525 405095

Septic tank full

We would recommend that you ring them.

Roots in drain

There is what looked to be roots in the drain to the front right hand side manhole.

Manholes are used where there is a change in direction of pipes or new pipes join the main run. It is therefore a good location for clearing any blockages.



Roots in drain

Manholes Defined

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

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

Please see the Services Section of this Report.

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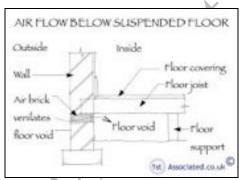
The Ugly

SLAS

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

Ground floor deflects - open up

There is more deflection to the ground floor than we would expect. In this particular case it could be due to dampness getting into the suspended timber floor, either the supporting timbers or the ends of the joists, or it could given the conditions also be woodworm or even there is an outside chance of wet rot. It is very difficult to tell from the surface that we could see (from the kitchen).



Suspended timber floor

ACTION REQUIRED: We recommend that you have a section opened up by a carpenter and photographed and then we would be more than happy to comment.

We would not recommend buying the property unless this happens. We say this knowing that you are looking to agree a carpenter to visit the property and the owners agreed this. We would be happy to duly comment on it.



Ground floor

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Opening up of the floors

The floor was opened up in two areas:

- 1) Dining room
- 2) Right hand side of property in lounge

The opening up was disappointing. It was just one board as opposed to a whole width as requested.

Area 1 - Dining Room

The view was obstructed partly by pipes. There was no sign of frass or active woodworm. There was a small piece of timber in there, which had woodworm, this did not look to relate to the area. It looked almost looked like it had been put in place.

Area 2 – Lounge

This was at the perimeter. Again, it was a single piece of timber. This area looked relatively dry and included cobwebs. Again, there was a loose piece of timber in there which had a light coating of frass on it. There was no obvious reason why the timber was there.

Frass defined

The chewed up sawdust that the beetle leaves behind. A light coloured dust and a light coloured hole indicates this is relatively recent. Obviously if it is a darker coloured frass, or darker coloured hole, it means it is older and the woodworm may have gone.

We were disappointed with the areas opened up. We requested one opening to the left and one to the right of the perimeter to be shoulder width.

ACTION REQUIRED: We do feel it is worth opening up to the right and to the left at the perimeter. From what we could see of the floor construction we were pleased that there was a brick sleeper wall visible to Area One. We could see that the perimeter detailing of the floor looked to be poor with it sitting onto a lip of brick (as far as we can see from the small areas). It could be the reason for the deflection/springiness in the perimeter of the property.

Having said all of this, the property does sit on a sloping site. We feel it highly likely there is dampness in there. We have not seen any clear signs within the woodwork forming the floor structure that woodworm is present.

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Area One - Dining Room Right



Area opened up



Loose piece of timber with woodworm found under floor



Underside of timber



Cobwebs underneath floor indicating it is dry-ish. New piece of timber which are often added when floorboards are lifted for putting in central heating and wiring



Underside of floorboards all looking in reasonable condition

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Area Two - Lounge



Floor opened up near pipe



Timber supports around nearby chimney



Underside of floorboards



Looking to right side of property we can see brick piers and darker areas which indicate some dampness is getting in.



Timber found under floor



Detail where the floors sit onto the perimeter wall

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Other Items

Moving on to more general information.

Maintenance

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

Services

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

Electrics

The electrics are oldish and better is now available. 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 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.

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Drainage

The property has a septic tank. There are various different forms of septic tank from the container type septic tank to ones that feed into the ground; we do not know which system this is.

ACTION REQUIRED: You should make enquiries with the owners as to what system this is.

SEPTIC TANK

Incidentian ground lave

four tank services suchange SECTION

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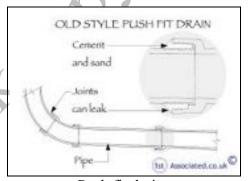
Nation to stranging field

PLAN WEW

Septic tank

In older properties, such as this, drainage was often push fitted together rather than bonded together which means that they may leak over the years.

Whilst we have lifted two manhole covers and one septic tank the only true way to find out the condition of the drains is to have a closed circuit TV camera report to establish the condition of the drains. In this age of property there have often been leaks over the years.



Push fit drains

Water Supply

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

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

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DIY/Handyman Type Work

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

Purchase Price

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

Every Business Transaction has a Risk

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

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

SARSO



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:

Further investigation is recommended before you purchase the property particularly to the floor.

We have found more than the average number of things that we would classify as bad, which we feel this makes this a high-risk purchase.

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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EXTERNAL

CHIMNEY STACKS, FLUES AND DORMER WINDOWS



Chimney Stacks

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

There is one chimney to this property located to the rear right (all directions given as you face the property).

Chimney One – located to the rear right

This is a slender brick finished chimney with a lead flashing and one chimney pot. From what we could see from ground level it looked in slightly below average condition considering its age, type and style as it is weathered. To the top of the chimney is some spalling and efflorescence. It is relatively straight as you can see in the photo. A close up inspection may reveal further problems.



Rear right chimney

We noted an aerial attached to the chimney which we are not keen on as it cuts into the brickwork rather like a cheese wire cutting into cheese.



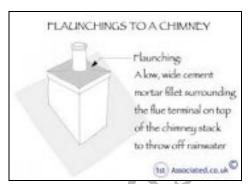
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Unfortunately we were unable to see the top of the chimney properly known as the flaunching, we therefore cannot comment upon them.

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.

Flaunchings Defined

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

Spalling Defined

Spalling occurs to brick or stone when water penetrates the surface and via freezing and thawing starts to cause deterioration to the surface. This in turn allows further water penetration and the surface breaks up further. This ultimately can lead to water damage or structural damage to the area.

Efflorescence Defined

This is where salts appear on the surface of the brickwork in a white dust or crystal formation

Flues

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

The property has a metal flue for the boiler coming out of the left hand side entrance area.



Flue from boiler

Dormer Windows

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

The dormer window roof is covered in mineral felt and the cheeks of the dormer are clad in shiplap boarding. Generally we could comment for their age, type and style they are in poor condition.



Front dormer window

Moss sitting against pitched roof



Rear dormer window leaks visible internally



Shiplap boarding coming away to rear dormer

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

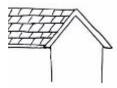
Finally, Dormer windows have been viewed from ground level and literally from the dormer windows themselves.

Finally, we have made our best assumptions on the overall condition of the chimney stacks, flues, and dormer windows 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.



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 two areas, the main roof and the rear lounge extension flat roof and flat roof to left.

Main Roof high level

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

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



Concrete tiles have come away

Main roof low level

Again, this is a pitched roof clad in concrete tiles. The lead flashing has come away.



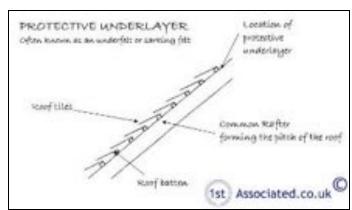
Lead has come away to front





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.

Flat Roofs

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

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

There are flat roofs to the front and rear. The front and rear low level flat roofs suffer from some dampness getting in. We can see also that the roofs appear to tip back towards the pitch and this is where the moss is or it could be moss coming off the pitched roof; we cannot be absolutely certain. You could carry out a water test with a food dye to establish the falls on the roofs. As a general comment the roofs look to have had a fairly recent recovering in a mineral felt.





Rear flat roof to lounge extension



Flat roof to rear lounge extension



Moss siting on roof

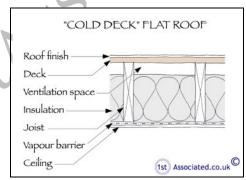
Front flat roof to entrance



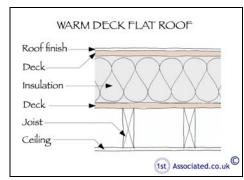
Flat roof over entrance

ACTION REQUIRED: Your legal advisor to specifically ask if there are any guarantees with regard to the flat roofs.

The roofs are likely to be cold roofs; you should be looking to change them to warm roofs.



Cold roof



Warm roof

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Lean-to roof to left

This roof may be asbestos but we think it is a similar alternative material. You do need to get it checked.

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

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.



Left flat roof

Further information on modern flat roofs

Ventilation

Building Regulations require flat roofs to be ventilated. Building Regulations are not retrospective but the reason for the requirement is to make sure that any moisture that enters the roof construction is dispelled by way of ventilation. We would suggest that if the opportunity arises ventilation should be provided. ???

Insulation

Also it could not be established if there is insulation within the roof or a vapour barrier, without the vapour barrier and combined with inadequate ventilation there will be an increase in the risk of wet or dry rot.

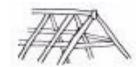
All the roofs were inspected from ground level with the aid of a x16 zoom lens on a digital camera. Flat roofs have been inspected from the roofs themselves.

Finally, 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.



ROOF STRUCTURE AND LOFT



(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

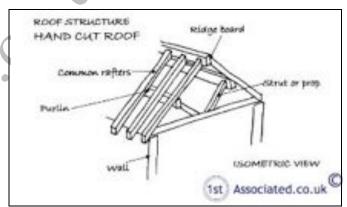
Main Roof

Roof Access

The main roof is accessed via the loft hatch located in the landing on the first floor. It was viewed from the access hatch as it was relatively small and there looked to be a wasp's nest within the roof.

Roof Structure

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



Cut timber roof

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 of inside of roof





Our examination was limited by the general configuration of the roof and the insulation. In the area we could see it was generally found to be in average condition for its age, type and style however given that the tiles are completely missing on parts of the roof we expect dampness to be getting in.

Staining coming through where pitched roof meets the flat roof

It is 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.

Wasps nests

There looked to be a wasp's nest to the rear of the bathroom roof.



Old and new wasps next

Water Tanks

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



Water tank

Ventilation

No ventilation was noted other than the tiles actually being missing.



Insulation

Please see the Thermal Efficiency Section of this Report.

Electrical Cables

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

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

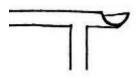
Finally, we would ask you to note that this is a general inspection of the roof, i.e. we have not examined every single piece of timber. We have offered a general overview of the condition and structural integrity of the area.



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GUTTERS AND DOWNPIPES



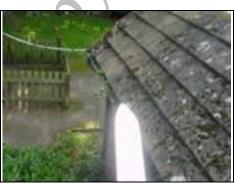
The function of the gutters and downpipes is to carry rainwater from the roof to the ground keeping the main structure as dry as possible.

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

Gutters and Downpipes

The gutters and downpipes are plastic and possibly some asbestos. They are in average to poor condition for their age, type and style.

There are 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.



Gutters full of vegetation

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

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



Downpipe from left roof discharges onto ground

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.

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Soil and Vent Pipe

The property has plastic soil and vent pipes.

There should also be a soil and vent pipe to the downstairs cloakroom.

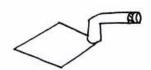


Soil and vent pipe

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



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 brickwork to the gable ends and timber frame and brickwork to the front and rear with a shiplap boarding cladding.

Wall structure

The property has a timber frame structure to the front and rear.



Exposed part at front of property shows timber frame



Timber frame

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

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Brickwork

There is brickwork predominantly to the gable ends but also to the front entrance and the rear extension to the lounge. This is a stretcher bond brickwork in what was possibly originally a lime mortar but has now been repointed in a cement based mortar.

Stretcher bond brickwork

Repointing

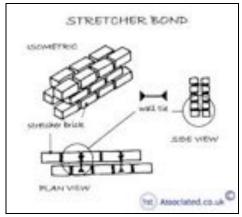
Unfortunately repointing does make it hard to spot any problems.

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.

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.



Stretcher Bond brickwork

Wall Ties

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



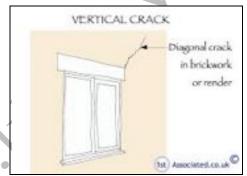
From what we can see externally it appears not to have any problems. Please note our comments with regards to repointing.

What has the repointing covered up?

The property has been repointed which makes it very difficult to identify movement in the structure. We identified a small crack through the brickwork on the left hand gable which is unusual. A typical pattern for brickwork cracking is around windows and doors and holes in the structure. It could have been an area of cracking that has been covered up.



Crack in brickwork



Typical cracking around an opening would look like this

Shiplap boarding

Parts of the property are clad in shiplap boarding which is weathered and in need of redecoration.



Shiplap boarding



Weathered shiplap boarding

ACTION REQUIRED: Secure and redecorate. In some areas it will need replacing.



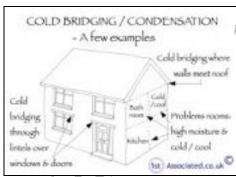


Concrete Lintels

These may cause cold bridging. Please see our article in the Appendices at the back of the report.

Cold Bridging Defined

Cold bridging is caused by a colder element in the structure allowing coldness to pass through the structure much quicker when warm moist air is present in the property, often caused by things like having a shower or a bath, cooking or washing, particularly if you are drying washing on the radiators. This is also caused by the general climate which results in condensation on the element.



Cold bridging / thermal bridging

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 / shiplap 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.

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



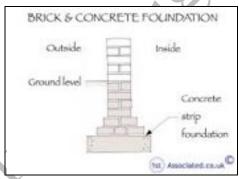
FOUNDATIONS



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 raft foundation given the soil conditions or 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

Clay

The brickworks of Stewartby are not that far away and Bedford was once one of the main brick making areas in the property so there are pockets of clay in these areas. This property stands on clay. Clay has two properties; one of which is it retains water and the other is that it moves depending upon its water content. It is therefore more susceptible than most conditions should drains leak or trees be allowed to overgrow, or if it is within a water course, etc. It is not unusual to have some settlement in properties built in clay.

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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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 stAssociated.co.ilk.ck an educated guess, which we have duly done.



TREES



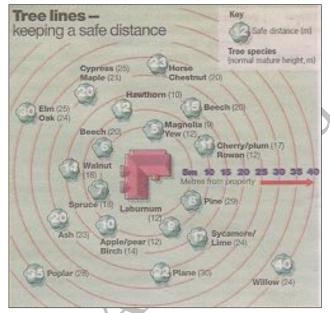
Trees within influencing distance of a property can affect the foundations by affecting the moisture content of the soil.

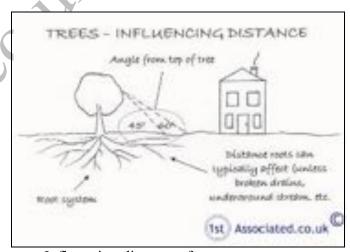
There are trees within what we would term as influencing distance.

> ACTION REQUIRED: You need to speak to an arboriculturalist (not a tree surgeon but a tree specialist) and have a ten year plan with regard to the trees. This is not something to be carried out by an amateur. Please see our comments in the Executive Summary.



Large trees





Influencing distance of trees to a property

Influencing Distance Defined

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

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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

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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 they were typically built in as work proceeded.

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

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

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AIRBRICKS

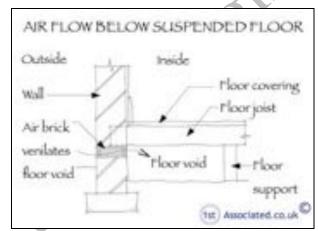


In properties with suspended floors you need to have an airflow beneath to stop deterioration. The air is allowed to pass under the property by the use of airbricks. Generally the rule of thumb is that airbricks are spaced every metre and a half approximately, but this depends upon the specific circumstances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

Low Level Air Bricks

SLASSOCI

Air bricks are essential to have a through flow of air as this helps to reduce the chances of wet rot, dry rot and woodworm. In this case there are no airbricks.



Suspended timber floor

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

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FASCIAS AND SOFFITS AND WINDOWS AND DOORS



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

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

Fascias, Soffits and Bargeboards

The fascias, soffits and bargeboards are timber. They are painted and we would comment they are in below average condition for their age, type and style with flaking paint and in some areas we can see DIY quality repairs have been carried out such as where the sterling board has been used on the front dormer.

ACTION REQUIRED: Some of the fascias and soffits will need replacing and some will need repairing and redecorating. Make sure gutters and downpipes are watertight before carrying out any work on fascias and soffits.



Bargeboard to gable end



Fascia and soffit at high level replaced with sterling board



Windows and Doors

The property has a mixture of timber casement windows and plastic double glazed windows.

Plastic double glazed windows

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

Timber casement windows

Many of the timber windows are in poor condition and have wet rot. We believe they are saveable but it may be more economical to replace.

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



Timber windows

Knife Test

We have tested the windows by pushing a screwdriver into a random selection. We generally tend to do the lower windows as access is easier.

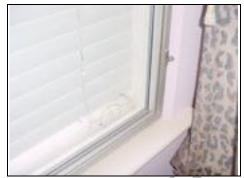


Knife test to windows



Secondary glazing

We noted secondary glazing in some rooms within the property. This is usually used where the rooms are cold particularly during the winter months. They are often taken out during the summer months.



Secondary glazing in left bedroom

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. strated.



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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.

There is a lot of redecoration required once you have carried out repairs to the fascia boards, soffits and bargeboards and also to the windows and there is a lot of staining to be carried out to the shiplap boarding as well as some replacement.

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

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 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.

Textured paint commonly known as artex

There are a mixture of different styles of textured paint including some older textured paint, commonly known by its trade name as artex which can hide defects and has an outside chance of asbestos; we cannot be 100% certain.



Textured paint

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.

Plasterboard Cracks

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

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



Internal Walls and Partitions

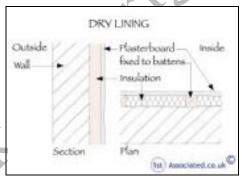
These are, we believe a mixture of solid and studwork construction. It is impossible to determine the construction without opening up the walls and we have therefore taken an educated guess.

Perimeter Walls

The perimeter walls are a mixture of plaster finish and dry lining.

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.



Dry lining sometimes known as false walls

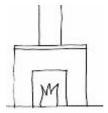
Finally, ceilings, walls and partitions have been inspected from floor level and no opening up has been undertaken (unless permission has been obtained by yourselves). In some cases the materials employed cannot be ascertained without samples being taken and damage being caused.

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

At the time of the survey no chimneys were in use. Any chimneys that you do not propose to use should be capped and ventilated to prevent dampness. Any chimneys you do intend to use should be swept and a check should be carried out that a lining is in place.

This is a long slender chimney and they can be affected by extremes of weather.

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



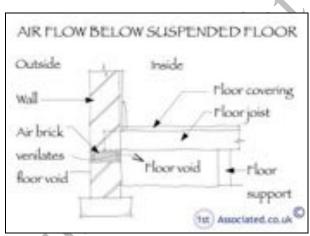
Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

Ground Floor

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

Deflection was noted to the floors.

The floor has been opened up in two areas; please see our specific comments in relation to this in the Executive



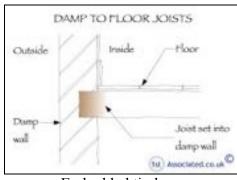
Suspended timber floor

Summary. We would have liked the floor to be opened up in different areas and larger openings.

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

First Floor

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



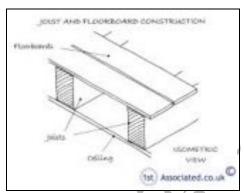
Embedded timbers



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Joist and Floorboard Construction Defined

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



Joist and floorboards

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

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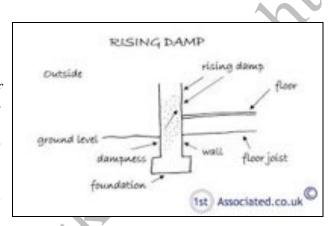


DAMPNESS

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

Rising Damp

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

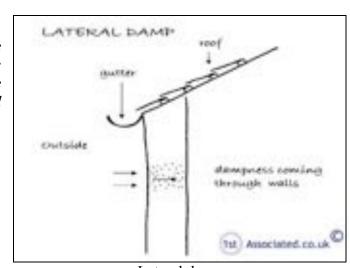


Rising damp

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

Lateral or Penetrating Dampness

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



Lateral damp





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



Testing for lateral dampness

Condensation

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

At the time of the inspection there were no significant signs of condensation however we would expect some condensation to occur within the dormer roofed bathroom particularly during the winter months.

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

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 any rooms where you intend to dry clothes.

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 glass doors. There was a broken plastic panel to some and the glazing in another was not safety glass as it had no kite mark.

ACTION REQUIRED: Please see our comments in the Executive Summary with regards to no safety glass.



Broken plastic in door

Staircase

We were unable to examine the underside of the stair timbers due to it being lined where we could see it, 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.



Balustrade needs redecoration

Kitchen

We found the kitchen dated and below average condition.

We have not tested any of the kitchen appliances.

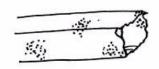
Finally, it should be noted that not all joinery has been inspected. We have viewed a random sample and visually inspected these to give a general over-view of the condition. Please also see the External Joinery/Detailing section.

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TIMBER DEFECTS



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

Dry Rot

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

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

Wet Rot

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

We noted wet rot to the fascias, soffits and bargeboards and in the windows and doors and surrounds.

Under the floor

Although it was not found in the opened up areas, we do believe there will be wet rot underneath the floors.

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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 the areas of floor we inspected we could not see any active woodworm to the floor structure or the joists. There was active woodworm within the pieces of timber found. Please see our comments in the Executive Summary.

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. You may wish to redecorate to your own personal taste.

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

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THERMAL EFFICIENCY

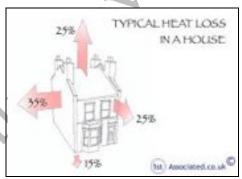


Up until

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

Roofs

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



Typical heat loss

Walls

The property has a stretcher bond construction. In this age of property it was not usual to have insulation. The timber frame walls will be particularly cool. The brickwork is stretcher bond so it may have been insulated.

ACTION REQUIRED: Your Legal Adviser to check and confirm if there is insulation within the walls and whether it was installed originally or not. You may wish to look into adding insulation to the timber frame element however be careful you do not cause interstitial condensation.

Windows

The windows are a mixture of single and double glazed and therefore will have poor / reasonable thermal properties.

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 below average given the timber framed structural nature of the building. 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*

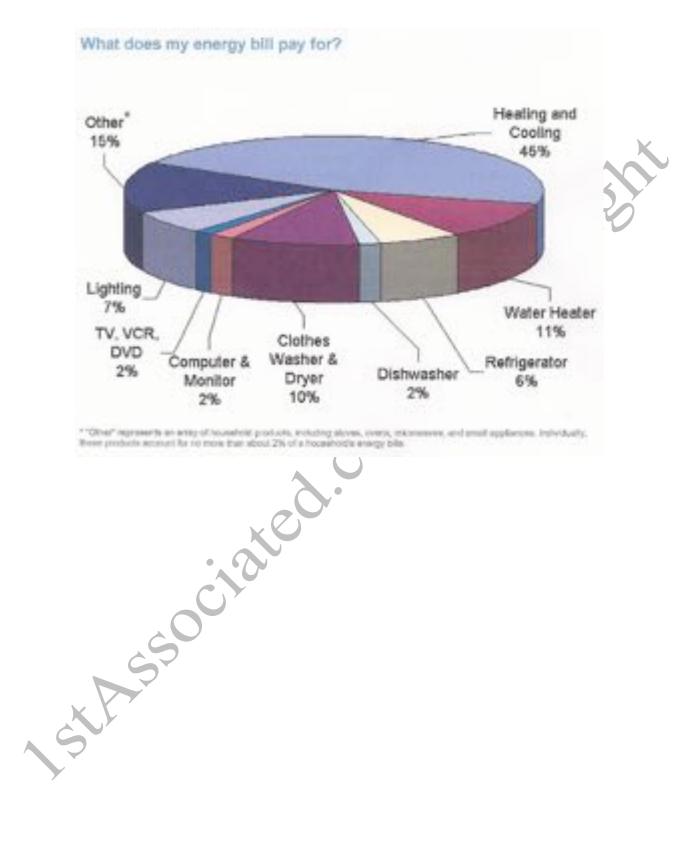
HIPs

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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OTHER MATTERS



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

Security

The property has an alarm box but we did not note an alarm internally. A good alarm system should not only help reduce break-ins but also help reduce your insurance. We are not experts in this field and therefore cannot comment further.



Alarm box

Fire / Smoke Alarms

No smoke detectors were noted. The current Building Regulations require that they be wired into the main power supply. Obviously in a property of this age 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.



Asbestos

In a property of this age there may well be some asbestos. In this case asbestos may be present in the artex.

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.

We are Building Surveyors and not Asbestos Surveyors and as such the only way to be a hundred per cent certain with regards to Asbestos in a property is to have an Asbestos report 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.



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. stAssociated.co.ilk

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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 under the stairs. The fuse board looked 1970's/1980's and better are now available.



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 strassociated. end of this report.



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.

Oil Tanks

The oil tank looks in below average condition with some rust occurring. It really is not possible for us to establish if the oil tank is leaking from a one-off inspection, although there were no obvious visible signs or smells.



Oil tank rusting

Gas bottles

The property has gas bottles which we assume are being used for the caravan accommodation as we have been advised there is no gas.



Gas bottles

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PLUMBING AND HEATING



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

Water Supply

We were advised that the external controlling stopcock is located in a grid on the corner of the A507 and the Causeway. There is a painted line on the fence identifying it.

The owner did not know the location of the internal stopcock. 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

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

Cold Water Cistern

Please see our comments in the Roof Section.

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Hot Water Cylinder

The hot water cylinder has an insulation jacket rather than factory lagged which indicates that it is relatively old. This cylinder will therefore not have the same thermal properties as a modern factory insulated cylinder. The problem with these is that they can leak at any time.

> **ACTION REQUIRED**: We recommend replacement with a modern insulated hot water cylinder. You should at the very least budget for a new one.



Older stle hot water cylinder

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 boiler was located in the entrance area/office on the ground floor. We have been advised the boiler has been there over thirty years.

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.



Boiler

ACTION REQUIRED: Budget for a new boiler. Please see our comments in the Executive Summary.

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Ten Minute Heating Test

The heating was on during the course of the survey so we did not specifically test it.

ACTION REQUIRED: You may wish to ask for it to be left off and then turned on to see how quickly it warms the house.

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 ate of the country of should be appreciated that leaks can occur for some time before signs are apparent on the surface.



BATHROOM



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

Bathroom

The property has a four piece bathroom suite, consisting of a bath, shower, wash hand basin and WC, which looks dated. We would comment that any colour bathroom suite but white (or close to it) tends to date fairly quickly.



Grey bathroom suite

Cloakroom

The cloakroom looked dated.

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

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MAIN DRAINS



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

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

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

Inspection Chambers / Manholes

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

We have identified two inspection chambers / manholes.

Manholes Defined

SLASSO

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





Inspection Chamber / Manhole One located to the front right

We duly lifted the cover and found it to be blocked with tree roots at the time of our inspection.



Front right drain



Roots in drain

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

Inspection Chamber / Manhole Two located to the rear right

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



Manhole rear right

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

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Septic tank

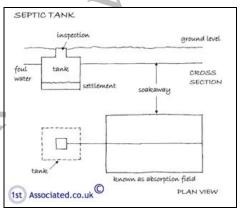
The property is served by a traditional septic tank installation, a private drainage arrangement that is entirely the responsibility of the building owner. It is located to the rear right hand corner.

Septic tanks can be of brick, concrete or modern GRP construction. In this case it looks to be a GRP (glass reinforced plastic) septic tank.

They 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 soakaways, land drains or perforated pipes: we have been unable to determine the adequacy of treatment or the effectiveness of the disposal arrangements. The older septic tanks were literally holding tanks and tend to leak into the ground.



Septic tank full



Septic tank

ACTION REQUIRED: Your legal advisor to obtain any details whatsoever with regard to installation of the septic tank. We normally find the best way forward is to contact the cleaning company which in this case we are advised are MW Cleaning Ltd who emptied it on 4th December 2014, their telephone number is 01525 405095. We suggest you have a chat with them. It is likely your demands will be greater than the original occupier that we believe was a lady living on her own, possibly with the other people living in the nearby static caravans.

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



Rainwater/Surface Water Drainage

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

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

We have been unable to determine the ultimate means of rain/surface water disposal. We have seen some areas discharging literally onto the ground but it is likely also to be into a shared drain. We also noted no gulleys.

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.

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

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OUTSIDE AREAS

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

PARKING



There is off road parking via a double gated entrance system.

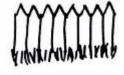


Front entrance



Driveway

EXTERNAL AREAS



Surrounding Gardens

Some of the trees are relatively high and close to the building to the rear as well as of course the conifers to the front.



Large conifers

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Rear Garden

Willow tree to rear

Trees high and close to building

Outbuildings

There are several outbuildings that form the cattery and kennels.



Outbuilding



Caravan to front right side

River



Bridge and road



Fast moving river

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

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

Neighbours

In this case the neighbours were quite a distance away so we have not actually checked on them, however it is well worth visiting them to see if there are any niggling problems. We did try and speak to the person in the caravan. You do need to check that she has no rights to legally stay on the premises.

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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) Removal of any chimneys in part or whole.
 - ii) Certificates confirming chimneys have been swept
 - iii) Roof and similar renewals.
 - iv) Cavity wall insulation and cavity wall tie repairs.
 - v) Removal of any walls in part or whole.
 - vi) Double glazing or replacement windows.
 - vii) Drainage repairs
 - viii) Timber treatments, wet or dry rot infestations.
 - ix) Rising damp treatments.
 - x) Asbestos
 - xi) Central heating installation and maintenance.
 - xii) Planning and Building Regulation Approvals.
 - xiii) Have there been any structural problems referred to insurance companies, any insurance claims, monitoring or underpinning, etc.
 - xiv) Any other matters pertinent to the property.
- d) Confirm that there are no defects in the legal Title in respect of the property and all rights associated therewith, e.g., access.
- e) Rights of Way e.g., access, easements and wayleaves.
- f) Liabilities in connection with shared services.
- g) Adjoining roads and services.
- h) Road Schemes/Road Widening.
- i) General development proposals in the locality.



- 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.
- 1) Our Report assumes that the site has not been put to contaminative use and no investigations have been made in this respect.
- m) Any outstanding Party Wall Notice or the knowledge that any are about to be served.
- n) Most Legal advisors will recommend an Envirosearch or a similar product is used by you to establish whether the area falls within a flood plain, old landfill site, radon area etc. If your Legal Advisor is not aware of Envirosearch or similar please ensure that they contact us and we will advise them of it. Any general findings should be brought to their logical conclusion by using appropriate specialist advisers.

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

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

LOCAL AUTHORITY ENQUIRIES

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

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



XXX Clophill, Bedfordshire, MK45 XXX

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**.

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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



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.

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.

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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.

LAYOUT PLAN

We have used the estate agents floor plan as a guide to the layout of the building. We have not checked it for scale and accuracy.

WEATHER

It was mild and dry 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.

OCCUPIED PROPERTY

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

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.

Due to the problems associated with Japanese knotweed there is a legal requirement (Anti-Social Behaviour Crime Policing Act 2014 and amendments) where you can be required to control or prevent the growth of Japanese knotweed.



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) We did not have a full view of the roof due to the insulation covering the ceiling joists and general configuration of the roof.
- 2) We did not open up the walls as we could not see a way of doing this without causing damage.
- 3) We did not open up the ground floor (small openings have been formed) or the first floor as we could not see a way to do it without causing damage.

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

BUILDING INSURANCE

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

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

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

TERMS AND CONDITIONS

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



APPENDICES

- 1. The electrical regulations Part P of the Building Regulations
- 2. Information on the Property Market
- 3. Condensation and Cold Bridging Article

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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.



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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1960s properties and Condensation and Cold Bridging Cold Bridging defined?

The term cold bridging what is it?

Cold bridging is a term and a problem we believe will become more common in years to come. We are finding more and more examples of Cold Bridging. This happens in certain types of property and to some extent it could be argued that it is a characteristic of that type of property and quite a complex issue to resolve. Unfortunately it means condensation is more likely.



1960's properties built with concrete lintels that can cause Cold Bridging

Cold Bridging

Cold bridging is caused by a colder element in the structure or fabric of the building allowing coldness to pass through. When warm moist air is present in the property and it passes through the colder elements of the structure we have what is known as Cold Bridging.

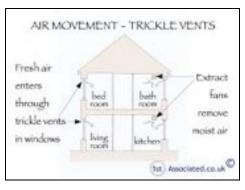


1960's properties with plastic double glazing and no trickle vents can suffer from condensation.

Trickle Vents Defined

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





Trickle vent

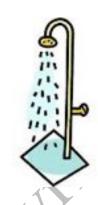
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Combination of cold bridging issues

This is often caused by a combination of issues. It can occur from things such as having a shower or a bath, cooking or clothes washing, particularly if you are drying washing on the radiators. It could, in commercial properties, be a large gathering of people breathing (this can cause a lot of humidity) in a building that has stood cold and empty for some time such as a church, village hall, sports centre or a crèche. These human atmospheres create a climate, which can result in condensation on the cold elements of the structure and fabric if the room is not ventilated properly.



Susceptibility to Condensation and Cold Bridging

Cold Bridging sketch

This is a good indication of the typical things that cause Cold Bridging in a house and how extraction from humidity generating areas such as the kitchen and the bathroom can reduce problems. You do need to look at how you live in the house.



Cold bridging/condensation

Cold Bridging isn't just about condensation on mirrors

Cold Bridging isn't just about condensation on mirrors. Not only can it be an original characteristic of the building it can be encouraged by all types of extension and alterations.

Cold bridging is far worse than condensation as it is caused by an element in the structure, which you can do very little to change without great expense.





Buying a modern building

If you buy a 1960's property for example, with concrete lintels that cause cold bridging, this is a characteristic of the property and it is very difficult to change. However not only could it be a characteristic of the building it could also be caused by alterations that you make to the building.



Concrete lintel

Here are some examples of Cold Bridging

As mentioned above typically Cold Bridging can be caused by lintels and also by beams (which effectively are big lintels). These were very commonly used in 1960's and 1970's buildings and can lead to condensation over doors and windows. We mentioned a 1960's building but here are some examples of concrete lintels that were commonly used in the 1970's which today have caused cold bridging over the door and which in turn had led to condensation and deterioration of the paintwork.

Cold Bridging can also occur on metal lintels. We note that some modern metal lintels now have insulation in them, which we assume is to reduce cold bridging.

When is Cold Bridging likely?

In our experience we have seen cold bridging occurring in:

- 1) Eras of properties where there are warm elements and colder elements to the building.
- 2) Where you have a mixture of warm rooms and cold rooms.

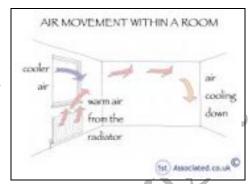
For example: Lounges and main bedrooms tend to be warmer than guest or spare bedrooms most of the time. Also sometimes rooms can warm up due to large areas of glass and thermal heat gain, which is very true in some conservatories also.

- 3) Humidity internally is high
- 4) Where it is colder but by no means very cold outside



How to solve Cold Bridging

The difficulty is resolving cold bridging. Normally, where condensation is involved, if you get the balance of warm and coolness of the air, ventilation and movement you can reduce considerably the chances of condensation. Airing the room by opening the windows, which seems to have gone out of fashion, can help considerably.



Air movement within a room

Where do we most commonly find Cold Bridging?

Our thoughts on this have very much changed as we used to say that cold bridging was typically found in properties from the 1960's/1970's. However we are increasingly finding it in a broader range of properties, particularly Victorian properties, where people are trying to live to modern standards of heating and insulation without understanding that the properties need to breathe as well. We have also found cold bridging in properties where extensions have been carried out and where the extension has been built to a different

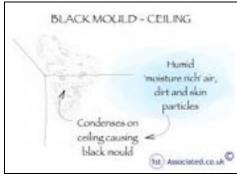
standard to the original property.

The adjacent photograph shows condensation occurring in Kitchen and deterioration to Artex/textured paint finish ceiling



This is often a contentious and difficult question, particularly where the occupier is a tenant and there is a disagreement between the landlord and the occupier as to why there is mould in the property. experience the major factor is the size of the family living in a property. This is especially the case with large families with young children and where in turn there is a lot of washing of clothes being done. This is particularly the case in the winter months, with the wet washed clothes being dried on radiators. Also





Mould to ceiling





general hygiene washing and not to mention cooking to feed everyone all lead toward a more humid atmosphere.

This is generally known as the lifestyle of occupants and can be a major factor particularly where there are legal cases as to the problems within a property.



Condensation in ground floor bathroom

Design problem or a lifestyle problem, what exactly causes cold bridging?

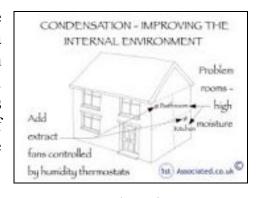
This really is a difficult question to answer. We have been involved in a number of cases as expert witnesses advocates and the answer can vary. We would comment that there are factors that can be changed and factors that can't be changed. For example, the occupiers' lifestyle can in most cases be amended. This may involve the occupier having an understanding of the problems they are causing. For example, drying lots of washing on a radiator inside may be causing excessive moisture in the atmosphere. Equally not opening the windows and closing or sealing up vents can be a problem.



The building's design

Quite often it really is down to the design of the property. Where there are cold elements in it, such as a concrete structural frame or concrete lintels, when these are in contact with moist air condensation occurs. Sometimes this is impossible to stop but often it is possible to reduce it by having a better circulation of air with a better heat and coolness balance and the removal of any moist air.

Things to remember about an air brick

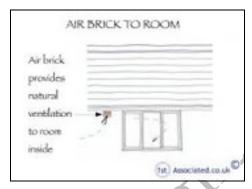


Condensation





If you are thinking about adding an air brick then you need to be aware that airbricks don't actually allow that much air through. Although externally a nine by three air brick has a lot of gaps, as these gaps taper, it is generally considered that only about one inch square of air regularly passes through the grills.



Air brick may not ventilate room enough

In the winter we have condensation problems but in the summer we don't

The different seasons mean that the building reacts differently. Anyone who has lived in an old property will know that windows and doors particularly sliding sash windows will swell during the winter months.



Testing the extract fan which in this case had poor extraction

A change your lifestyle can help with condensations issues

There can be similar issues with a property where, regardless of your lifestyle, during some of the different seasons, for example the winter or a wet spring, taking a shower can relate in condensation even with extract fans running (although this is far less likely).

It also depends on what the humidity level is outside as this can be greater than inside. The moisture/humidity will then seek out colder rooms such as spare bedrooms and the corners of cupboards. When you open these at a later date you will be surprised to find black mould.



Condensation from a shower where a nearby window was never opened

