

JOB REFERENCE: XXXX

RESIDENTIAL BUILDING SURVEY

XXXX

XXX Peterborough,
Cambridgeshire,
PE7 XXX



FOR

Mr X

Prepared by:

XXXX

INDEPENDENT CHARTERED SURVEYORS



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INTRODUCTION

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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

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SYNOPSIS

SITUATION AND DESCRIPTION

This is a substantial detached chalet bungalow with a double garage and off road parking to the right hand side.

The property has good sized gardens to the front and the rear.

The Estate Agents advise that it was built in 1992 although it looks slightly older, possibly originally from the 1970's. If the age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

Putting Life into Perspective!

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

- | | |
|------------|--|
| 1979-1991 | The Thatcher Years, Britain's first female prime Minister is elected |
| 1985 | The wreck of the Titanic is found 73 years after it sank ending a long search. |
| 1987 | The Channel Tunnel act is passed. |
| 1989 | Unforgettable time in history, the Berlin Wall falls reuniting a country. |
| 1992 | The Queen celebrates her Ruby Jubilee, long live the Queen! |
| 1994 | The Channel Tunnel is opened, connecting two nations |
| 1997 | Animal cloning, Dolly the sheep is born. |
| Late 1990s | Property Boom in Britain, average house prices almost treble! |

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EXTERNAL PHOTOGRAPHS



Front Elevation



Rear View



Left hand gable – from
neighbour's property



Front garden



Left hand side garden



Rear garden

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ACCOMMODATION AND FACILITIES

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

Ground Floor

The ground floor accommodation consists of:

- 1) Entrance hallway and stairs
- 2) Reception room (front left)
- 3) Second reception room (front left)
- 4) Kitchen (rear left)
- 5) Utility room (rear left)
- 6) Sun-room (rear middle)
- 7) Bedroom (rear right)
- 8) En- suite bathroom (rear right)
- 9) Cloakroom (left middle)
- 10) Services cupboard

First Floor

The first floor accommodation consists of:

- 1) Landing
- 2) Bedroom (rear left)
- 3) Bedroom (rear right)
- 4) Bathroom (front right)
- 5) Store area (front left)

Outside Areas

The property has good sized front and rear gardens. To the right hand side is off road parking and a double garage. There is also a large field to the right of the property. We were advised by the neighbours that this property was owned by the farmer or one of his workers originally.

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



Hallway – looking towards entrance



Stair area



Reception room- front left



Reception room- fireplace



Second reception room – front left



Kitchen – rear left



Utility room – rear left

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Sun room – rear middle



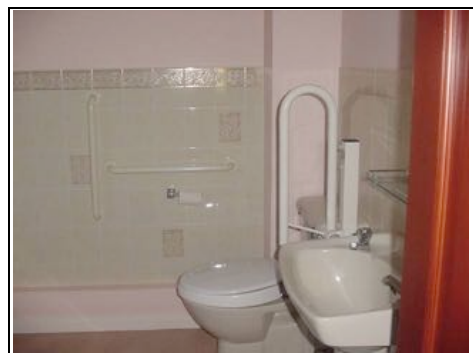
Cloakroom - left middle



Bedroom – rear right



En – suite bathroom



En – suite bathroom

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First Floor



Bathroom



Bathroom



Bedroom- rear left



Store room – front left

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SUMMARY OF CONSTRUCTION

External

Chimneys:	Two brick chimneys
Main Roof:	Pitched, clad with concrete tiles
Main Roof Structure:	Pre-fabricated truss roof
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	None found
Walls:	Stretcher Bond Brickwork (assumed) Blockwork visible within the roof
Fascias and Soffits:	Stained timber
Windows and Doors:	Plastic double glazed windows

Internal

Ceilings:	Plasterboard (assumed)
Walls:	Predominantly solid (assumed)
Floors: Ground Floor:	Concrete (assumed)
First Floor:	Joist and floorboards

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Services

We believe that the property has a mains water supply, mains drainage, electricity but no gas (all assumed).

There is an oil-fired Triton boiler within the garage in its own room.

The electric fuse board is circa 1990's.

The manholes are located around the property particularly to the right and left side.

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

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

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EXECUTIVE SUMMARY

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

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

The Good, Bad and Ugly or should we say Good, Ugly and Bad?

We would usually divide the Executive Summary into the 'The Good', 'The Bad' and 'The Ugly' but in this case it has been divided into the 'The Good', 'The Ugly' and 'The Bad', to help distinguish what, in our minds, are the main issues.

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

The Good

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

- 1.0) The property is vacant and ready to move into.
- 2.0) This is a substantial sized property and gardens.
- 3.0) The property is situated in a cul-de-sac.

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

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The Ugly

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

1.0) Cracking

As you are aware there are cracks to the front right hand corner of the property (we also found various other cracks in the property) which has resulted in the mortgage companies Valuer requiring an Engineers report in relation to this issue. We have not had a copy of the valuation report but this was our understanding from what the estate agent advised us.

This Building Survey (formerly known as a Structural Survey) looks at this issue and also at the property as a whole and has brought to light other matters.

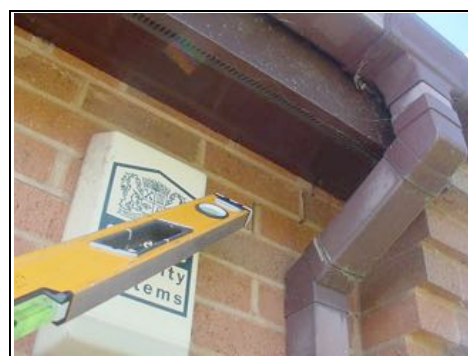
We would advise that we found a number of cracks to the building:-

1.1) External

1.1.1) Front right hand corner



Step crack to right hand side



Step crack to right hand side

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1.1.2) Rear middle



Area where cracking is at rear of the property



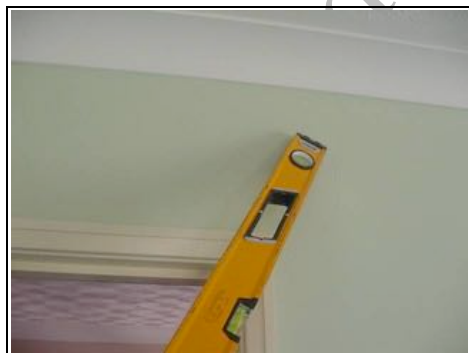
Step crack to rear of property

1.2) Internal

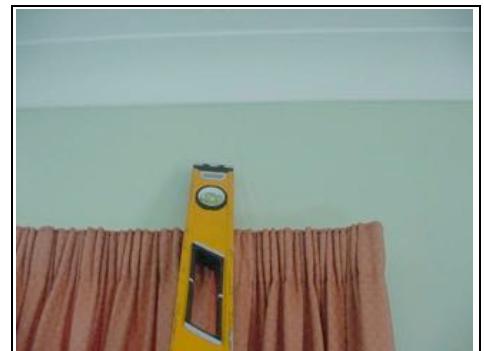
1.2.1) Cracking around windows and doors

Ground floor

Reception room- front left



Crack in reception room above the door



Cracks above window in reception room

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Second reception room – front left



Crack in second reception room
above the door



Crack in second reception room
near the door

Kitchen

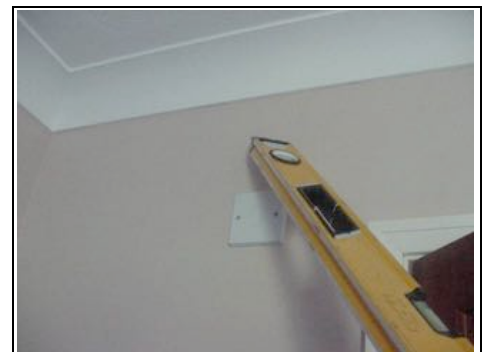


Crack above door in kitchen



Crack in corner near door
in kitchen

Bedroom - rear right



Crack above door in bedroom –
rear right

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Cloakroom – left middle



Crack to window in cloakroom

First Floor

Bedroom – rear left



Crack above door in bedroom – rear left

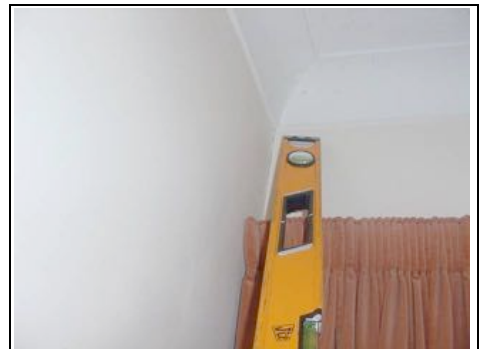
1.2.2) Vertical cracking

Ground floor

Sun room



Vertical crack



Crack in corner of sunroom

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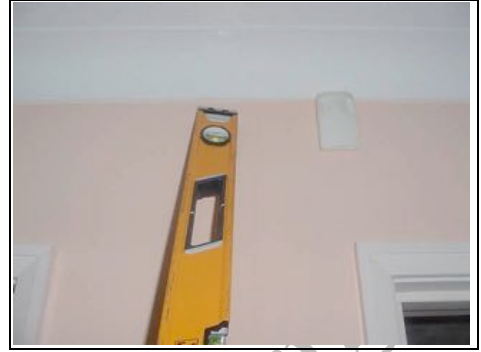
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Bedroom - rear right



Vertical crack bedroom –rear
right



Vertical crack bedroom –rear
right

First floor

Bedroom – rear left



Vertical crack above radiator
bedroom –rear left

1.2.3) Cracking within the garage area.



Crack in garage



Cracking right hand wall

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As is often the case with cracking there is a combination of issues that have led to these problems and unfortunately we would consider this a high risk purchase based upon the likelihood of further movement. Ideally we would like to monitor the property for a year but obviously this is not possible (as far as we are aware) and our comments are based upon a one off inspection.

ACTION REQUIRED: We would recommend that you do not purchase this property based upon the potential of progressive movement considering your risk criteria.

2.0) Drains

Drains can be a problem when they leak causing damage and deterioration to foundations. We noted a dip in the ground where the drainage run is likely to be, on the right hand side of the property. This could be from poor back filling but we would then ask why this is not occurring to all the drains? This then leads us to believe there could be a problem in this area.

A way of checking this is to have a closed circuit TV camera test and report of the drains.



Dip in ground - drains right hand side following the drainage run



Manhole near dip in the ground

The drains are situated mainly to the right hand side of the property. We lifted the covers and found plastic manholes with the exception of the front hand corner.

Plastic manholes are a relatively new invention and have only really been used in



Brick manhole- front right

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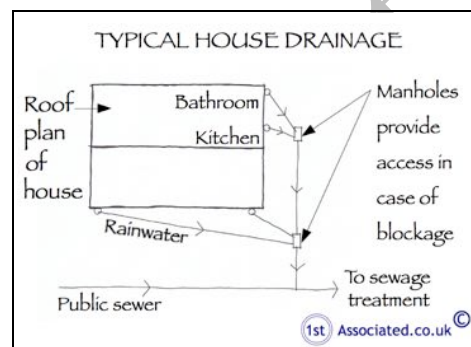


the last twenty to thirty years which is in line with the age of the building but this does not mean there are not problems with the drains.

The water was turned off at the time of the inspection so we were not able to run the taps to carry out a basic drainage check.

ACTION REQUIRED: Your Legal Advisor to check and confirm if the drains have been replaced. We would also recommend that a closed circuit TV camera report of the drains is carried out.

ANTICIPATED COST: £250 to £500 for the closed circuit TV report and further costs for investigations such as digging up sections of the drains which, in our experience, is the only true way of understanding any drainage problems; please obtain quotations.

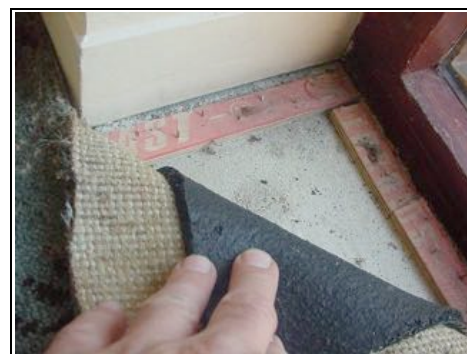


Drainage

Please see the Main Drains Section of this Report.

3.0) Hollow areas of floor

Some of the floors on the ground floor were hollow particularly the rear sun-room and the bedroom area. In fact they were so hollow that we initially thought that it was a suspended floor system but upon inspection the areas that we saw were concrete.



Hollow floor in sunroom

This means that something has caused the hollow areas. It could be the dropping away of the building on this side which is effectively leaving a cantilevered floor slab.

ACTION REQUIRED: You can stabilise a ground floor by pumping in a lean mix of concrete or similar but we always feel that this does not

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resolve the cause of the problem only the effects of the problem and the cause really does need to be resolved here.

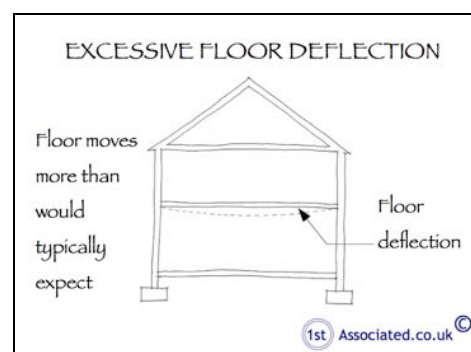
It could be, as mentioned, leaking drains, poor foundations or poor ground conditions such as the ground having a clay content.

ANTICIPATED COST: We have been involved in this type of work ourselves and you could literally be signing a blank cheque as you are pumping into a void in the ground without knowing the size of it. Before this work is carried out we would recommend trial holes and further investigations take place. This is a worst case scenario but nevertheless it has to be considered bearing in mind your wish for this to be a long term home. Costs will be £5,000 to £25,000; please obtain quotations.

Please see the Floors Section of this Report.

4.0) Deflection/movement to the first floor

Another consideration we will draw to your attention to is the deflection/movement to the first floor when you walk upon it and during our impact test (literally jumping up and down). This is much more than we would expect for this age, type and style of property.



Deflection

Sometimes speculative buildings, which we think this probably was, can use what we would term as lightweight construction with minimum standards. The result as we have mentioned is deflection to the floor which we feel is excessive and, as stated, could relate to minimum standards/lightweight construction or could also be the result of movement in the structure as a whole.

We can see also see a dip in the bathroom floor and we feel that the deflection is an effect of other things that are going on at the property. Whilst the deflection can be reduced, by the adding of herringbone strutting or similar to brace the property, again we are not dealing with the cause of the problem but just the effects.

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Exposing floor in bathroom



Dip in bathroom floor

ACTION REQUIRED: Adding of herringbone strutting to the joists, checking the joist ends and the joists in general to ensure they are not cracked or defective. This will make a stronger first floor level but as mentioned it is only dealing with the effect rather than the cause.

ANTICIPATED COST: £2,500 to £5,000; please obtain quotations.

Please see the Floors Section of this Report.

How to deal with this problem?

If you owned the property we would say that monitoring the property is the best way forward together with an insurance claim. We will discuss possibilities around this scenario within the Executive Summary.

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The Bad

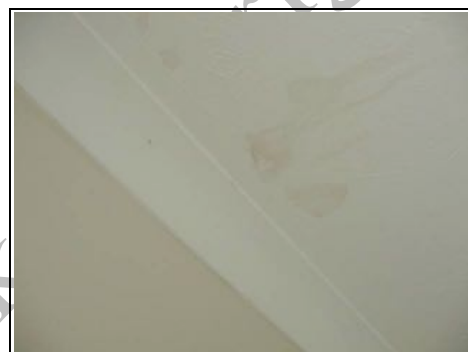
Problems / issues raised in the 'bad' section are usually solvable, but often need negotiation upon. However, a large number of them may sometimes put us off the property.

1.0) Chimneys

We could see some staining from leaks in the front reception room and also in the rear utility room.



Staining and crack in reception room, from leak in chimney



Staining from leak in utility room

We believe this staining relates to the chimneys and the detailing to the rear. It is possible this has been aggravated by minor movement to the building but we often find in this era of property that it is down to poor workmanship. In particular we often find that flashings around chimneys are poorly carried out.



Left chimney - lead flashing and pointing needs checking



Right chimney

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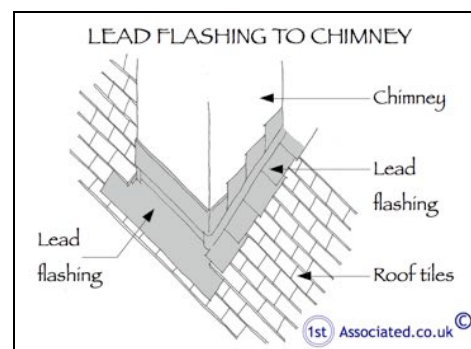
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ACTION REQUIRED: Check the lead work and pointing on the chimney. Unfortunately we had a limited view of the chimney and the detailing.

ANTICIPATED COST: £1,000 to £2,000 as scaffolding may be required; please obtain quotations.



Lead flashing to chimney

Please see the Chimney Section of this Report.

2.0) Roof window

The roof window to the front right hand side of the property has a lead detail. We can see from within the roof that this is allowing water to come through, although this is at a relatively early stage.



Roof window and lead surround area /detailing



Lead lining around roof window

ACTION REQUIRED: Check lead and make watertight.

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



Boxing around the roof window in loft area

Please see the Roof Window Section of this Report.

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3.0) Solar panel system

There is a chance the dampness coming into the front reception room could have been caused by the installation of the solar panel system. We have come across an instance where damage by the solar panel company has caused leaks in the property.



Solar panels

We would add that we do not believe that sufficient testing has been carried out with regards to the long term problems associated with solar panels on roofs and we would say the jury is still out. We would comment, however, that effectively you are adding a large sail type structure onto the roof. Where roof tiles allow wind to go through the solar panels deflect the wind.



Solar panel workings

ACTION REQUIRED: You need to carry out repairs to the chimneys if needed and check the solar panel fixings. We would also draw to your attention that you need to check and confirm who owns the solar panels.

ANTICIPATED COST: Included in the cost of work to the chimneys.

Please see the Services Section of this Report.

4.0) Asbestos

Asbestos was noted to the perimeter of the roof and is fairly common in this age of property.

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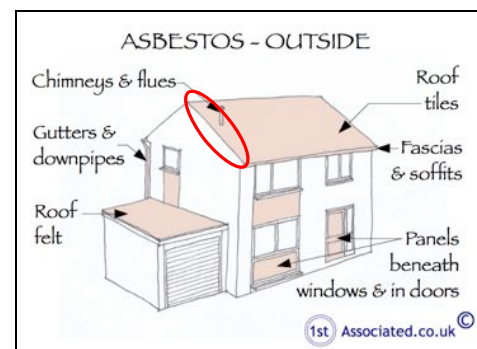




Asbestos roof verge



Asbestos



Asbestos to roof verge

ACTION REQUIRED: Our insurance company require us to advise we are not asbestos specialists. We recommend you have an asbestos survey carried out by a specialist asbestos company.

ANTICIPATED COST: For an Asbestos survey, £250 to £500, costs can vary widely. We have never come across a case where these verges have had to be removed; please obtain quotations.

Please see the Other Matters Section of this Report.

5.0) Services

5.1) Heating

The heating was not on during the course of the survey.

ACTION REQUIRED: We would recommend that the system is tested before completion.

Please see the Services Section of this Report.

6.0) Airbricks

This is not so much a bad issue but we are uncertain as to why there are airbricks at low level; however they do indicate that there may have been an earlier building here.

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Low level airbricks are typically used where there is a suspended timber floor whereas in this case the floors are concrete. While we have been able to expose the floor there are no obvious signs that there are any timber floors. This indicates to us that the property has been altered over the years, perhaps originally built with a suspended timber floor and then changed.

We have seen in other cases/properties that the timber floorboards have been taken up and the joists have been in-filled with concrete, which of course will cause the joists to rot over time. Without lifting the carpet fully we have no way of knowing if this is the case in this instance, however we would say it is unusual to have airbricks in this position and in this age of property with a concrete floor.

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

Heating

As mentioned, we have not had the benefit of the heating system being on. The oil boiler is located in the garage area. We would recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer.

Drainage

The water was turned off at the time of the survey and whilst we have lifted the manhole covers to the left and right of the property the only true way to find out the condition of the drains is to have a closed circuit TV camera report to establish the condition of the drains. We could not carry out our basic test of turning on the taps to run the water to see how long it took to get to the drains and if a similar quantity of water was being transported to the drains.

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

DIY/Handyman Type Work

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

Purchase Price

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

Every Business Transaction has a Risk

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

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Estimates of Building Costs

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

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

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SUMMARY UPON REFLECTION



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

The way forward

There are various ways forward

1. Walk away from the property
2. Negotiate with the owners a substantial discount to allow for future works and disruption.
3. For the existing owners to take out an insurance claim and for you then to legally take this over, this will then limit your liabilities to the premium. However we must add that we found insurance companies in recent times to be more difficult to deal with.

It is often said that old buildings are built to a quality standard and newer buildings are built to a price.

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

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

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

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MORE ABOUT THE REPORT FORMAT

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

TENURE – FREEHOLD (OR AS GOOD AS)

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

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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



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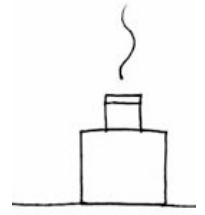
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EXTERNAL

CHIMNEY STACKS AND ROOF 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 are two chimneys to this property that are located to the left and right (all directions given as you face the property).

Chimney One - left

This chimney is brick finished 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 and it may be letting dampness into the property.

Unfortunately we were unable to see the flaunching, or the back of the flashing and therefore cannot comment upon them.

We could see moss appearing indicating that water is sitting on the chimney.

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



Left chimney



Flaunchings

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Chimney Two - right

This chimney is also brick built 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 because of the dampness getting in.

Again we cannot see the flashing or the back of the flashing and moss is visible on top of the chimney indicating dampness is possibly getting in.



Right chimney

ACTION REQUIRED: Periodically inspect the chimney.

Flashings Defined

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

Flaunchings Defined

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

Roof Windows

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

The property has a purpose made roof light, which looked in average condition. The important factor with roof lights is the flashing around them, in this instance we would comment that the lead work surround around the window is allowing in dampness.



Roof window

ACTION REQUIRED: Please see our comments within the Executive

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Summary regarding repairs to the lead work and check for timber deterioration internally.

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

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

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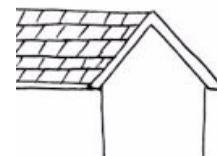
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ROOF COVERINGS AND UNDERLAYERS



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

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

We will consider the roof in one area, however we suspect the building has been extended.

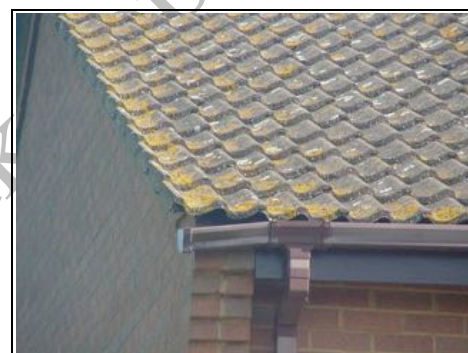
Main Roof

The main roof comprises of various roofs at different levels. The roof is pitched and clad with a concrete tile in a pantile style and, from ground level, looks in average condition considering the roofs age type and style.

As we often see with concrete tiles there is moss visible on the roof which can cause deterioration and cause blocked gutters and downpipes.

We believe areas of the main roof have been built at different times as there are vents visible to part of the roof but not to others.

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



Main roof –pantile style
concrete tiles



Vents in the roof

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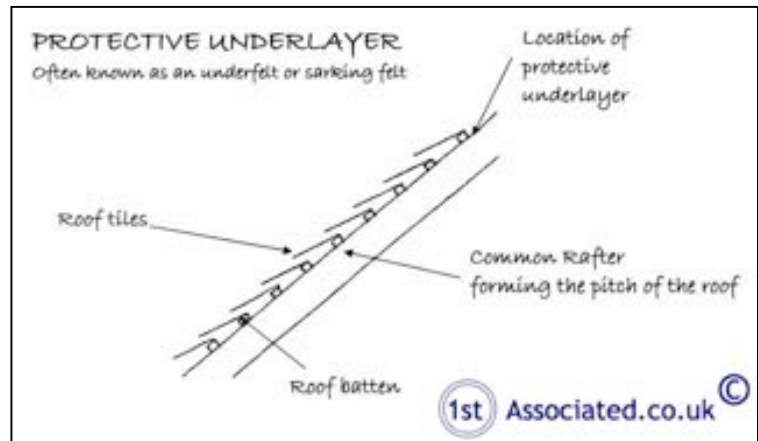
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Protective Underlayer (Often known as the sarking felt or underfelt)

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



Protective Underlayer

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



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

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The roof was inspected from ground level with the aid of a x16 zoom lens on a digital camera.

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

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

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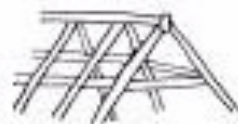
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ROOF STRUCTURE AND LOFT



(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

Main Roof

Roof Access

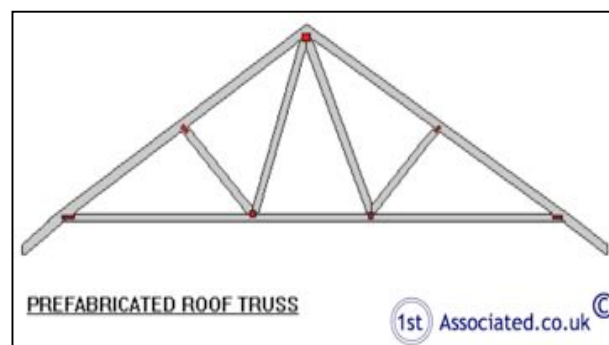
The main roof is accessed in three areas, the utility room and garage on the ground floor and the landing area on the first floor.

There is no loft ladder, electric light or secured floorboards. We recommend that these are added, as it will make the loft space safer and easier to use.

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

Roof Structure

The property has a pre-fabricated trussed roof rafter. These are made in a factory and transported to site and then lifted into place. Without the manufacturers calculations and installation details we cannot comment categorically on the roof other than to say that the roof trusses are wider than we would typically find, 500-600mm, and the timbers looked to be on the small side.



Pre-fabricated roof truss

We would add that a trussed roof is what is known as an engineered roof and does look to minimise the timber used.

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ACTION REQUIRED: Your Legal Advisor to request details of the roof construction.

Utility room access



General view



Where timbers meet other timbers



Dampness coming in the roof



Dampness in the roof

Landing area access



General view



Block work

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Access in garage



General view



No cracking in wall – far right



Right hand chimney area-
dampness coming in

Roof Timbers

We have inspected the roof structure for:

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

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

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

Ventilation

We noted roof vents to some areas of the roof.

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Insulation

Please see the Thermal Efficiency Section of this Report.

Electrical Cables

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

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

Plastic

The property has older style plastic gutters and downpipes. Plastic is susceptible to expansion and contraction during weather variations. This can lead to displacement of joints and subsequent leaking. Long term exposure to sunlight will also lead to brittleness.



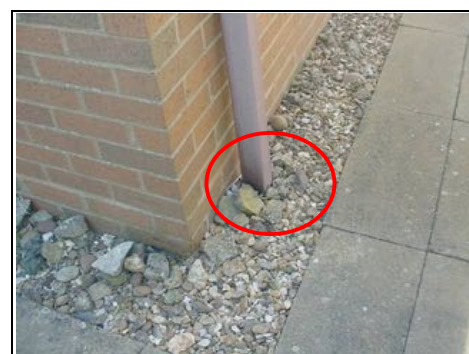
Old style plastic guttering affected by sunlight

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

Downpipes feed directly into the ground

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

ACTION REQUIRED: We would always recommend you stand outside the property next time it rains heavily and see how well the drains cope with the rainwater particularly looking at the guttering and the joints as some of the guttering looks to be out of alignment.



Downpipes feed directly into ground

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Soil and Vent Pipe

There were no soil and vent pipes noted which means they may go directly into the ground using an air inlet valve often known by their Trade name Durgo valve.

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

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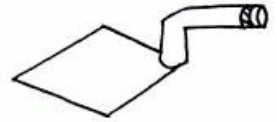
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WALLS

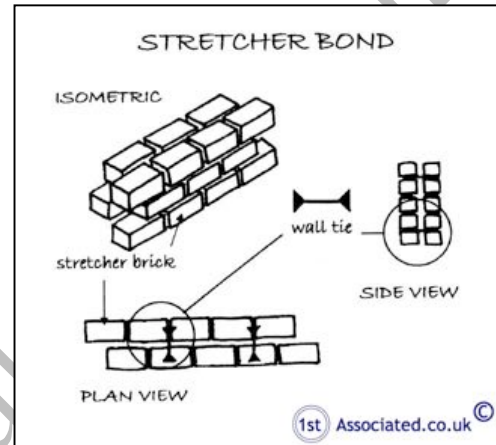


External walls need to perform a variety of functions. These include supporting upper floors and the roof structure, resisting dampness, providing adequate thermal and sound insulation, offering resistance to fire and being aesthetically presentable.

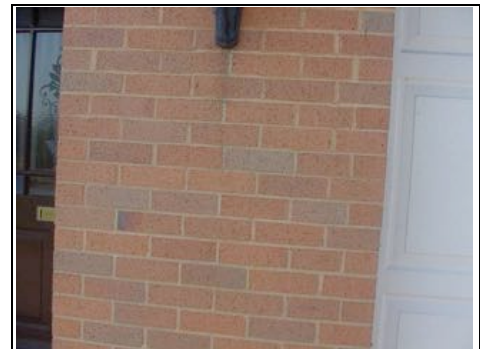
The walls are constructed of brickwork.

Stretcher Bond

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



Stretcher Bond brickwork



Stretcher bond

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.

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



Slightly wide joint in pointing in some areas

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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.

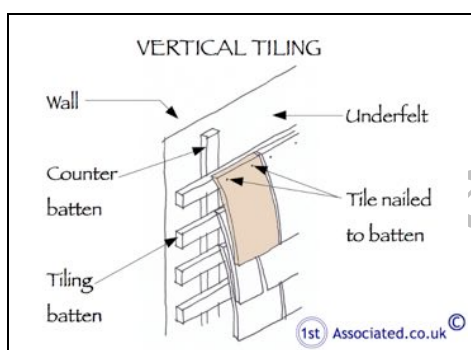
We usually look for horizontal lines where there is older style stretcher bond brickwork, such as this, to see if the wall ties are rusting and forcing open the brickwork. In this instance we could not see horizontal lines.

Cracking

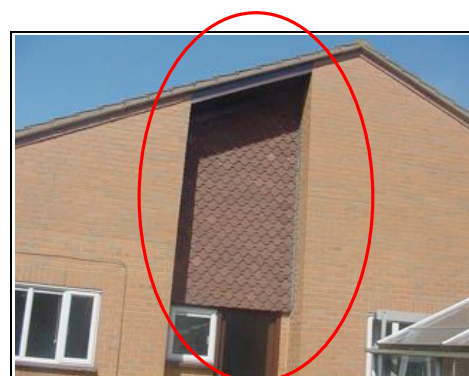
ACTION REQUIRED: Please see our comments within the Executive Summary.

Vertical tiling

There is an area of vertical tiling to the left hand side of the property that looked to be in average condition.



Vertical tiling



Vertical tiling

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/ vertical tiling/ 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/ vertical tiling/ plasterwork have been finished. We have made various assumptions based upon what we could see and how we think the brickwork/ vertical tiling/

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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 as it seems in the building industry and often short cuts are taken. Without opening up the structure we have no way of establishing this.

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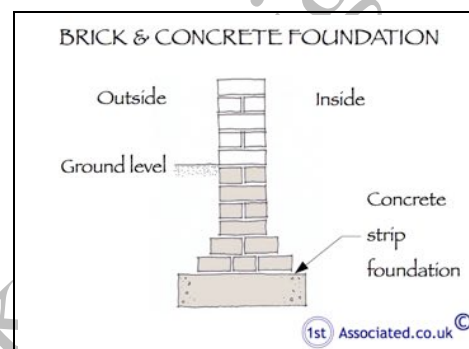


FOUNDATIONS

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

Foundations

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



Strip concrete foundation

Clay

The Peterborough area is known for its clay and is a fairly large brickmaking area still. There are also pockets of clay in various areas.

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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Cracks

Please remember to talk about any cracks identified within the property. Often insurers will refer to progressive and non-progressive cracking. Unfortunately this is something we are unable to comment upon from a one-off inspection; the Building Research Establishment recommends a year of monitoring of any cracking.

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

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

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

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

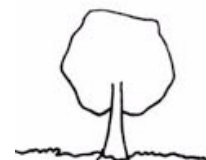
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TREES



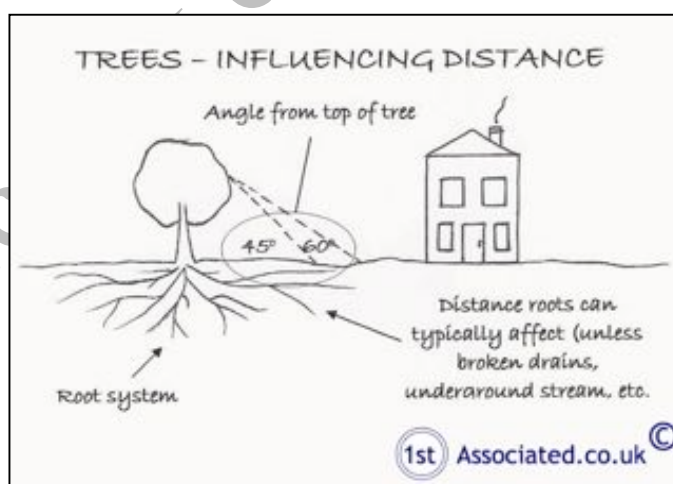
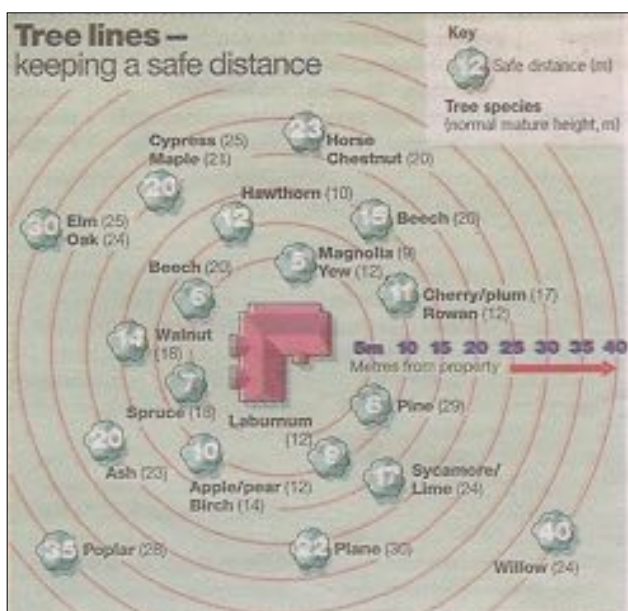
Trees within influencing distance of a property can affect the foundations by affecting the moisture content of the soil.

There are trees fairly nearby however we believe these to have a shallow root ball and are a fair distance away from the drains.

You do need to speak to your insurance company as they may have a different interpretation for insurance reasons.



Nearby tree- shallow root ball



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.

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

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and we reiterate our comments elsewhere within this report that you need to make enquiries with regard to the insurability of your property in relation to trees and other features when you purchase the property.

Please also refer to the External Areas Section.

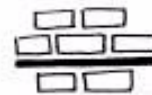
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DAMP PROOF COURSE

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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, we could see a DPC, this was slightly low in some areas.



Damp proof course

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

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

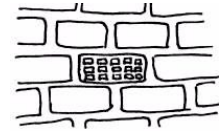
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AIRBRICKS



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

There were low level air bricks noted.

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



Air brick

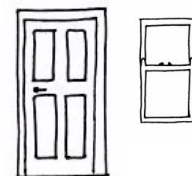
Finally, we have made our best assumptions based upon our visual inspection of the outside of the property and our general knowledge of this age, type and style of construction. We have not opened up the walls/floor, unless we have specifically stated so in this section.

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FASCIAS AND SOFFITS AND WINDOWS AND DOORS

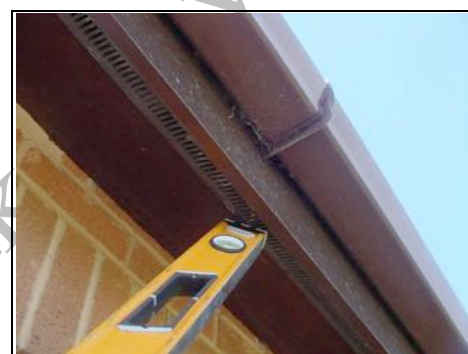
This section covers fascias, soffits and bargeboards and windows and doors, and any detailing such as brick corbelling etc.

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

Fascias and Soffits

The fascias and soffits are timber. They are stained and we would comment that they are in average condition for their age, type and style. We could see that the soffits have a running vent which we were pleased to see.

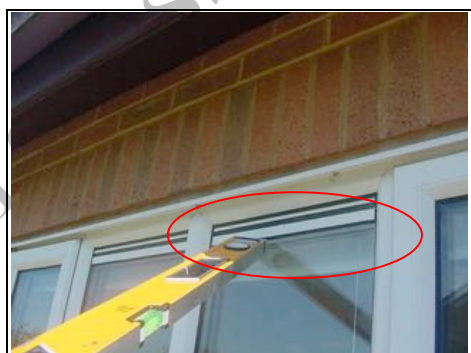
ACTION REQUIRED: Make sure gutters and downpipes are watertight before carrying out any work on fascias and soffits. We would recommend redecoration within the next three years.



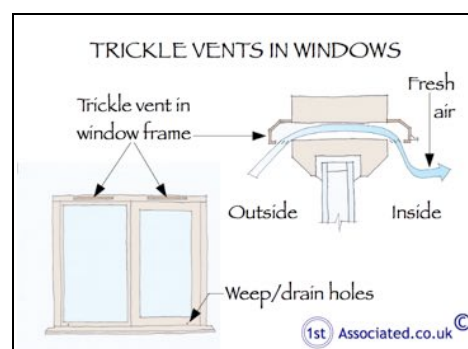
Vented soffit

Windows and Doors

The property has older style plastic double glazed windows with some trickle vents, which generally look to be of average quality. Some of the window frames need a clean as there is moss visible on them.



Trickle vent



Trickle vents

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Limited life of double glazing

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.



Locked windows

Transferable Guarantees

Although these windows are old enquiries should be made as to the existence of any transferable guarantees by your legal advisor. Generally it is considered that double glazed units have a life of about ten years.



Window frame covered in moss

Trickle Vents Defined

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

Locked windows

We were unable to open the windows as we were unable to find the correct keys.



Window sills need work

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

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EXTERNAL DECORATIONS

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

There are minimal external decorations. The fascias and soffits will benefit from redecoration within the next three years.

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

Please see our comments in the External Joinery section.

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INTERNAL



CEILINGS, WALLS, PARTITIONS AND FINISHES

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

Ceilings

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



Light modern Artex swirl
pattern finish

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

We noted textured paint to the ceilings. Artex is the common or generic name for textured paint.

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Internal Walls and Partitions

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

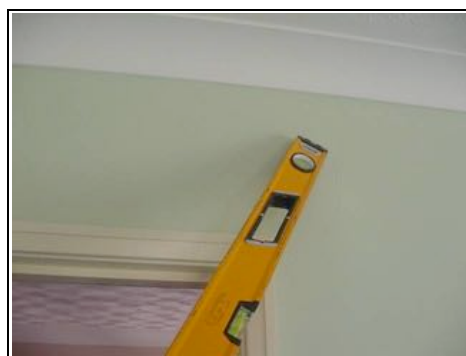
Perimeter Walls

The perimeter walls are solid with a modern Gypsum plaster finish.

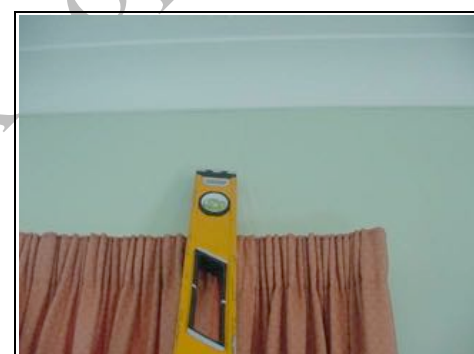
Again, we cannot be 100% certain of the wall construction without opening them up which goes beyond the scope of this report.

Cracking

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



Crack in reception room



Crack above window in reception room

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.

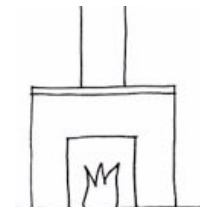
We cannot comment upon the condition of the structure hidden behind plaster, dry lining, other applied finishes, heavy furniture, fittings and kitchen units with fitted back panels.

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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 left and right hand side (all directions given as you face the front of the property). The left hand chimney leads to the lounge with a feature fireplace and the right hand chimney leads to the boiler room in the garage where it vents the boiler.



Chimney breast in reception room

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

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

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

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

Please also see the Chimney Stacks, Flues Section of this report.

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FLOORS



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

Ground Floor

Solid Floor

The floors were concrete where we exposed them. The floors felt hollow in places, for example, to the right hand side.

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

ACTION REQUIRED: We would recommend the floors are opened up. Please see our comments within the Executive Summary.



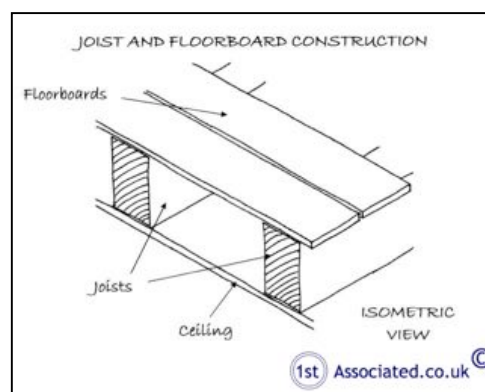
Concrete floor in the kitchen

First Floor

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

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

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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 floorboards.

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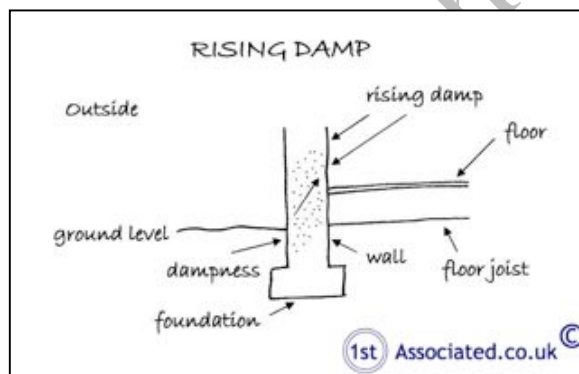


DAMPNESS

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

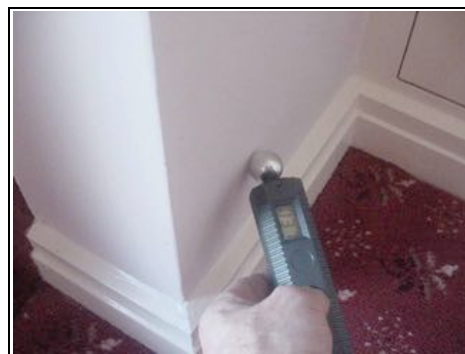
Rising Damp

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



Rising damp

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



Testing for rising damp- none found

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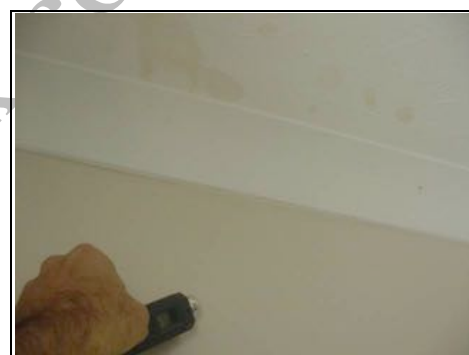
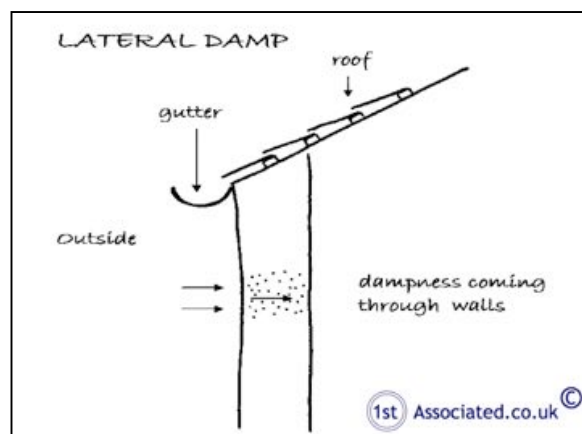
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Lateral or Penetrating Dampness

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

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



Testing for lateral dampness

Condensation

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

At the time of the inspection there were no obvious signs of condensation.

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

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Testing for thermal bridging



Surface temperature readings

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 the kitchen, bathrooms and drying areas

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

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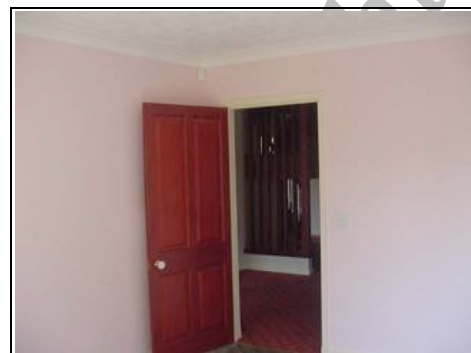
INTERNAL JOINERY



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

Doors

The property has panel doors.



Panel door

Staircase

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

Kitchen

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

We have not tested any of the kitchen appliances.

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

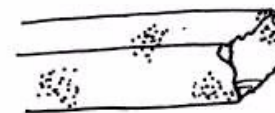
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TIMBER DEFECTS



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

Dry Rot

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

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

Wet Rot

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

We have not visually seen any signs of significant wet rot during the course of our inspection. However, there is a possibility of wet occurring underneath the lead detailing to the roof window as dampness is getting in there and also around the chimney areas, again, where dampness seems to be getting in.

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

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Woodworm



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

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

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

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

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

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INTERNAL DECORATIONS



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

Internal decorations are in average but dated condition. You may wish to redecorate to your own personal taste.

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

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

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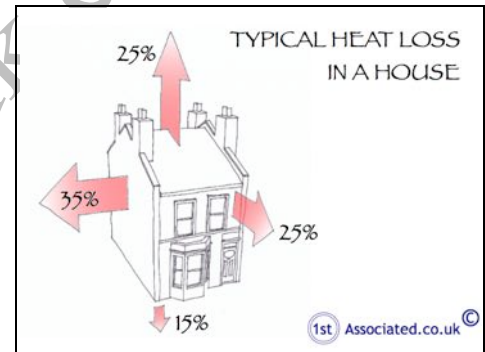
THERMAL EFFICIENCY



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

Roofs

Some roof insulation was present although not to current Building Regulations requirements of 300mm. In this instance there is approximately 250mm in the roof.



Typical heat loss

Walls

The property has a stretcher bond construction. We do not know if there is insulation or not. If the property was built in the 1990's then there should be, but if it was as early as 1970 then possibility not, as it was in 1972 that we first became aware of energy costs after the oil crisis.

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

Windows

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

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Services

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

Summary

Assuming the above is correct, this property is average compared with what we typically see.

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

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

or alternatively www.cat.org.uk

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

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

HIPs

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

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

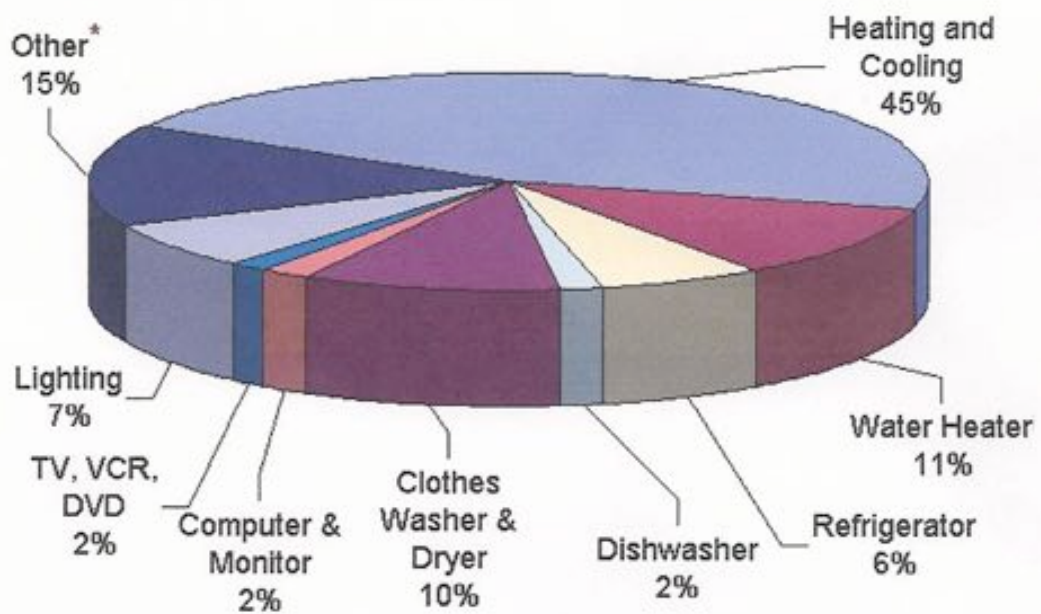
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What does my energy bill pay for?



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

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OTHER MATTERS



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

Security

A security system has been installed. A good alarm system should not only help reduce break-ins but also your insurance. We are not experts in this field and therefore cannot comment further.

ACTION REQUIRED: We do not know if this is working or not. Further information should be obtained from the vendor and the installer.



Security alarm box

Fire / Smoke Alarms

Hardwired smoke alarms were noted. Current Building Regulations now require that they are wired into the main power supply. We much prefer to see these as of course they literally cannot run out of batteries.

ACTION REQUIRED: These need to be tested and checked confirming they are working.



Hard wired smoke alarm

We are also aware that some smoke alarms 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.

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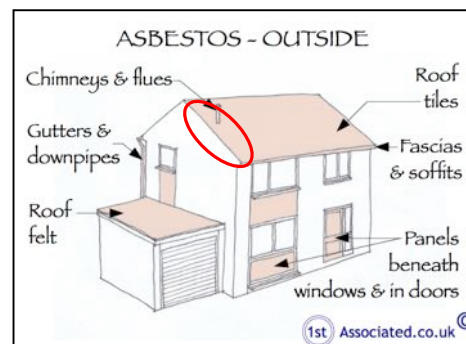
We would refer you to our comments with regard to building insurance throughout this report.

Asbestos

In a property of this age there may well be some asbestos. In this case we have noted asbestos to the roof perimeter.

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.



Asbestos externally



Asbestos verge

ACTION REQUIRED: Please see our comments within the Executive Summary. If you wish to confirm you are 100 percent free of asbestos you need to have an asbestos survey carried out.

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SERVICES

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

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

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ELECTRICITY



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

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

Fuse Board

The fuse board is circa 1990'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

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

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

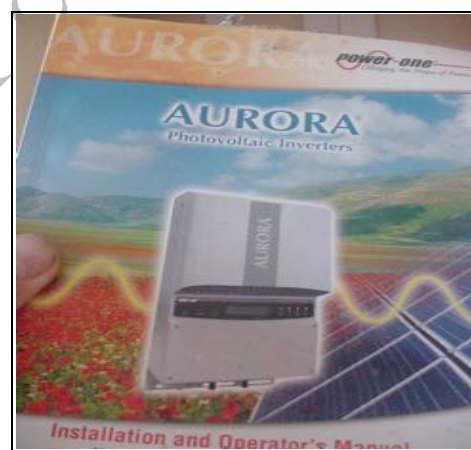
For basic general information on this matter please see the appendices at the end of this report.

Solar power system

We have not been able to talk to anyone about this system but it is located to the front left hand side as you enter the property.



Solar power system



Photovoltaic inverters

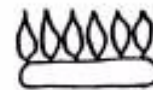
ACTION REQUIRED: Please see our comments within the Executive Summary.

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OIL

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

We were pleased to see that the oil tank is plastic. These usually replace the older metal tanks that can rust and they typically have a double lining, meaning that if they leak they leak into the outer lining.



Oil tank

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PLUMBING AND HEATING

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

Water Supply

The controlling stopcock was not located but we have not focussed on this. It is usually under the sink.

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.

Water Pressure

We could not carry out this test as the water was turned off at the time of the inspection.

Hot Water Cylinder

There is a factory insulated hot water cylinder located on the ground floor off of the entrance hallway. This cylinder will therefore have a good thermal efficiency, although not as good as the more modern hot water cylinders.



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.

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Heating

The oil fired boiler was located in the service room, off of the garage, it is manufactured by Triton.

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

Ten Minute Heating Test

The heating test was not carried out as there was no owner or occupier present.

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

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

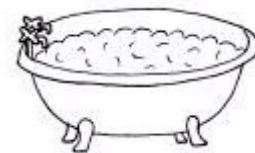
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BATHROOMS



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 – first floor

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

En-suite bathroom – ground floor

The property has an en-suite bathroom on the ground floor consisting of a bath, wash hand basin and WC, which looks in slightly dated condition.

Cloakroom – ground floor

There is a large cloakroom on the ground floor.

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

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MAIN DRAINS

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

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

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 four inspection chambers / manholes.

Manholes Defined

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

Inspection Chamber / Manhole One – opposite cloakroom

We duly lifted the cover but the water was turned off and we could not carry out our basic drainage test.

From what we could see it is plastic built.



Manhole – opposite cloakroom

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Inspection Chamber / Manhole Two -right hand side

We duly lifted the cover but the water was turned off and we could not carry out our basic drainage test.

From what we could see it is plastic built.



Manhole - right

Inspection Chamber/ Manhole Three - front right

We duly lifted the cover but the water was turned off and we could not carry out our basic drainage test.

From what we could see it is brick built.



Manhole – front right

Inspection Chamber / Manhole Four - rear right corner

We duly lifted the cover but the water was turned off and we could not carry out our basic drainage test.

From what we could see it is plastic built.



Manhole – rear right corner

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

Rainwater/Surface Water Drainage

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

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

We have been unable to determine the ultimate means of rain/surface water disposal. Normally in a property of this age the rainwater drains discharge into a soak away.

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

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

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OUTSIDE AREAS

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

GARAGES/ PARKING



Parking

The paved driveway provides off road parking.



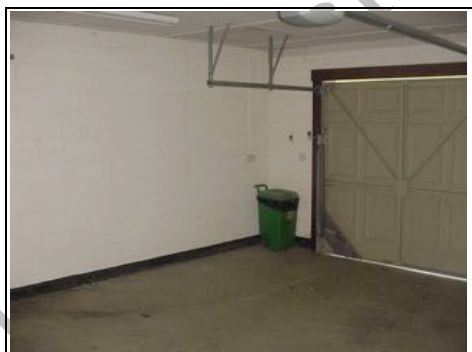
Driveway

Garage

The property has a good sized attached double garage.

Cracking

ACTION REQUIRED: Please see the Executive Summary.



Garage



Garage

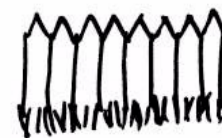
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EXTERNAL AREAS



Front Garden

The front garden has been partly given over to parking with paved areas and a grassed area to the left hand side.



Front garden- paved



Front Garden – grassed area

Left and Rear Gardens

The property has good sized gardens to the left and the rear. The gardens consist of grassed areas, borders and paved areas.



Left hand side garden



Rear garden



Rear garden



Rear Gate

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

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

Neighbours

Left Hand Neighbours

We spoke to the left hand neighbour who was concerned that the area may be developed for housing.

Right Hand Neighbours

We knocked on the door but no one answered.

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POINTS FOR YOUR LEGAL ADVISOR

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

- a) Responsibility for boundaries.
- b) Rights for you to enter onto the adjacent property to maintain any structure situated near or on the boundary and any similar rights your neighbour may have to enter onto your property.
- c) Obtain any certificates, guarantees or approvals in relation to:
 - i) Timber treatments, wet or dry rot infestations.
 - ii) Rising damp treatments.
 - iii) Cavity wall insulation and cavity wall tie repairs.
 - iv) Double glazing or replacement windows.
 - v) Roof and similar renewals.
 - vi) Central heating installation.
 - vii) Planning and Building Regulation Approvals.
 - viii) Removal of any walls in part or whole.
 - ix) Removal of any chimneys in part or whole.
 - x) 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

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Designated Planning Area.

- k) Confirm from enquiries that no underground tunnels, wells, sewers, gases, mining, minerals, site reclamation/contamination etc., exist, have existed or are likely to exist beneath the curtilage of the site upon which the property stands and which could affect the quiet enjoyment, safety or stability of the property, outbuildings or surrounding areas.
- l) Our Report assumes that the site has not been put to contaminative use and no investigations have been made in this respect.
- m) Any outstanding Party Wall Notice or the knowledge that any are about to be served.
- n) Most Legal advisors will recommend an Envirosearch or a similar product is used by you to establish whether the area falls within a flood plain, old landfill site, radon area etc. If your Legal Advisor is not aware of Envirosearch or similar please ensure that they contact us and we will advise them of it. Any general findings should be brought to their logical conclusion by using appropriate specialist advisers.

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

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

LOCAL AUTHORITY ENQUIRIES

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

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

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

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

For and on Behalf of
XXX Limited
Independent Chartered Surveyors
XXXX

This Report is dated: XXXX

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REFERENCES

The repair and maintenance of houses

Published by Estates Gazette Limited

Life expectancies of building components

*Published by Royal Institution of Chartered Surveyors and
Building Research Establishment*

Surveying buildings

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

House Builders Bible

By Mark Brinkley, Published by Burlington Press

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LIMITATIONS

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

CONDITIONS OF ENGAGEMENT

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

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

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WEATHER

It was dry and sunny at the time of the inspection. The weather did not hamper the survey.

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

NOT LOCAL

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

EMPTY PROPERTY

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

INSPECTION LIMITED

Unfortunately in this instance our inspection has been limited as:

- 1) Our view of the roof was limited.
- 2) We didn't open up the ground floor or the first floor.
- 3) The property was empty, we did not have the benefit of talking to the owners or them answering our usual question and answers.
- 4) We didn't have the benefit of meeting you at the property to talk about your specific requirements.

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BUILDING INSURANCE

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

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

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

TERMS AND CONDITIONS

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

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APPENDICES

1. The electrical regulations – Part P of the Building Regulations
2. Information on the Property Market

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THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

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

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

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

There will be two ways in which to prove compliance:

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

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

Work You Cannot do Yourself

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

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INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

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

www.hometrack.co.uk

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

www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

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

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