

JOB REFERENCE: xxxxxxxxxxxxxxxx

RESIDENTIAL BUILDING SURVEY

XXXX,
XXXXXXXX,
Surbiton, Surrey,
KT6 xxxx



FOR

Mr G

Prepared by:

XXXXXXXXXXXXXX

INDEPENDENT CHARTERED SURVEYORS

Marketing by:

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XXXXXXXXXXXXXXXXXX

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INTRODUCTION

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

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

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

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

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

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

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

REPORT FORMAT

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

GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

SYNOPSIS

SITUATION AND DESCRIPTION

The property is detached and is three storeys in height with a basement. The property has been converted into four flats. This survey is of the ground floor flat.

We are advised the property is Leasehold/Shared Freehold. We have not seen copies of the lease/shared freehold, but we would be happy to comment if the details are duly forwarded to us. As the property is Leasehold/Shared Freehold you will no doubt have a shared responsibility for common areas/common components. Common areas/common components include not only the access stairways and corridors but also other areas of shared use such as the roof structure and external walls and the drainage for example.

Clarification needs to be sought with regards to access and shared areas.

We are advised that the property was built in 1780. If the age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

We have not found the property on BritishListedBuildings.co.uk but nevertheless your legal advisor needs to check and confirm as if it is listed it's more onerous. It may well be in a conservation area and again repairs will be more onerous and there will be limitations on what you can do.

Putting Life into Perspective!

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

1783	Britain recognised American Independence
1750	The start of the Industrial Revolution
1793 – 1800	The Grand Union Canal was built
1801	First Census
1830	George IV dies

EXTERNAL PHOTOGRAPHS



Front of flat



Rear of flat



Front of property



Left hand view of property



Rear of flat



Rear of property

ACCOMMODATION AND FACILITIES

These need to be checked and confirmed by your Legal Advisor.

Ground Floor

The ground floor accommodation consists of:

- 1) Entrance Hallway
- 2) Lounge
- 3) Bathroom
- 4) Kitchen
- 5) Walk through Bedroom
- 6) Main Bedroom

Basement

We have access via floor flaps leading to a stairwell into the basement that is situated on the left hand side footprint of the property.

Your legal advisor needs to confirm that you have rights and permission to utilise this area.

Often with a shared freehold all the areas outside the original accommodation areas are also shared i.e. the roof space, the basement the drains, the roof etc.

Shared Areas

Shared parking to the front of the parking and shared gardens to the rear of the property. (All needs to be confirmed by your legal advisor).

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



Lounge



Kitchen



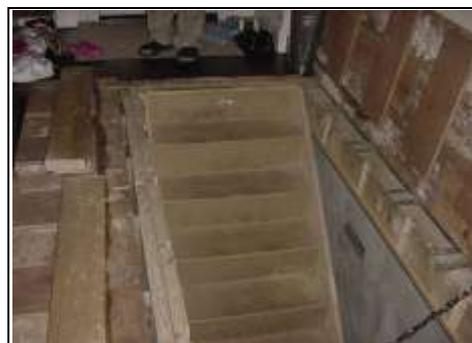
Main Bedroom



Walk through Bedroom



Bathroom



Stairs to basement

Basement



Basement



Boiler in basement



Sump Pump

Communal Areas (such things as Entrance Area, Lift Space and Communal Garden)



Garden



Parking

SUMMARY OF CONSTRUCTION

Chimneys:	Rendered chimneys
Main Roof:	Shallow pitched concrete tile roof
Lower Roof:	Flat felt roof
Gutters and Downpipes:	Cast iron and plastic
Soil and Vent Pipe:	Cast iron
Walls:	Painted render (construction unknown)
Fascias and Soffits:	Painted timber
Windows and Doors:	Painted timber single and double glazed windows

Internal

Ceilings:	lath and plaster / plasterboard (assumed)	
Walls:	Gypsum plaster finish and mixture of solid and studwork (assumed)	
Floors:	First Floor	Joist and floorboards with embedded timbers (assumed not seen)
	Ground Floor:	Joist and floorboards with embedded timbers (assumed)
	Basement:	Not viewed assumed concrete.

Services

We believe that the property has a mains water supply, mains drainage, electricity and gas (assumed). The Electrics are on the right hand side as you enter the door. The boiler is underground and is a Valiant boiler.

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

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



EXECUTIVE SUMMARY

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

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 250 photographs during the course of this survey and many pages of notes, so if an issue has not been discussed that you are interested in or concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it; if we have not we will happily go back.

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

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 has larger windows and typically will have more space than newer properties, both in the actual size of the rooms and the height of the rooms.
- 2.0) The property has good natural light due to the bay windows (remember when this was built we did not have electric lighting and so they had to utilise natural light).
- 3.0) The property has potential although the options may not be economical viable compared with the value that they'll add to the property. They may be worth doing if the property is considered a home but not if it's considered an investment.

3.1 Options considered

3.11) Lowering the basement to make habitable rooms.

3.12) To increase the floor height

3.13) To carry out internal alterations and extend such as changing the kitchen for the rear bedroom.

As discussed, the difficulty will be that agreement will have to be made with other parties including the local authority with regard to building regulations, planning permission and with adjoining owners with regard to party walls. The alterations may not add the same value when compared with what they cost.

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) Cracking and movement to the structure

We can see that over the years there has been cracking and movement to the structure. As discussed we believe partly the reason for the cracking is the harder cement that has been used on the external of this old property which is never a good idea as older properties need to move and breathe and a lime based render is more appropriate.



Cracking near rear fire escape.

There are also a combination of other issues that caused the movement everything from

1.1 Conversions and amendments over the years.

1.2 The tree next door is closer than most insurance companies would like and certainly within influencing distance and is likely to affected the structure

1.3 There is a large basement under the property.



Crack around window
Pen identifies the line of cracking.

ACTION REQUIRED: You need to ensure that the existing owners have placed an insurance claim with regard to the movement. As we have only had a one off inspection it is not possible to identify conclusively from this. Normally monitoring would take place for typically a year.



Crack above window

ANTICIPATED COST: You need to ensure that an insurance claim has been made in writing and that the insurance company are happy to commit to monitoring the property. There is likely to be an excess cost to the insurance which should be reduced from the price of the property.



Crack above bay window

Please see the Walls Section of this Report.

2.0) Dampness found internally?

We were surprised to find we were getting dampness readings internally. We suspect this relates to walls absorbing dampness from such things as the clothes drying and the humidity from the bathroom and the kitchen that is unable to dissipate via the walls which have cement render externally.



Rising damp

ACTION REQUIRED: You need to get rid of the humid air as quickly as possible. We recommend humidity controlled extract fans to the bathroom and the kitchen and any other rooms you intend to dry clothes in!

ANTICIPATED COST: A few hundred pounds. Please obtain quotations.

Please see the Dampness Section of this Report

3.0) External Joinery

The external joinery is not in the best of conditions. Black painted timber always seems to deteriorate quite quickly. In some areas we were able to push the knife into the timber indicating it is soft. To the rear door we were able to push it right through the timber.



Knife Test

ACTION REQUIRED: general redecoration of the external timbers and making good of the timber.

ANTICIPATED COST: please obtain quotations.

Please see the Windows and Doors Section of this Report

4.0) Fire alarm in multi occupier properties?

We have seen next to no provisions in regards to fire. We would recommend hard wire fire alarm systems that let you know where the fire is taking place in a property that is multi occupied such as this and where you have separate entrances and therefore won't get to know the other occupants.

ACTION REQUIRED: Your sinking fund should be set up to build up funds to install a good quality fire alarm system.

ANTICIPATED COST: In the range of £3000 - £8000 depending upon your requirements etc: please obtain quotations.

Sinking fund defined

This is building up funds for large property repairs.

Please see the Other Matters Section of this Report.

The Ugly

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

1.0) Does the Property have an Active and Interested Management Company?

Many of the problems caused with these multi-occupied conversion properties is that there is no one person of the shared owners who takes responsibility for shared issues. The usual way to do this is to set up a Management Company and they would look at things such as fire alarm systems, general maintenance etc. A good management company can often make or break a property. For example High Level Work

2.0) High level work

Property Management

High level work is always expensive as it's likely to need scaffolding.

We typically find with this age of property that there is some high level work required:

1. To the chimneys
2. To the roof
3. To the render – for repairs required please see number one in the bad section.

ACTION REQUIRED: You need to establish if the existing property owners have a planned maintenance programme to advise on what maintenance they have planned to carry out(via the sinking fund).

The question needs to be asked have they considered planned maintenance at all or do they simply have a fund for day to day repairs?

If this property isn't managed properly it will in our opinion devalue the property as a whole over the years and ultimately reduce the price that can be sought. You do need to have a chat with the tenants management company (normally someone who lives in the property) and a professional management company if one is appointed.

Please see the Walls Section of this Report

3.0) Dampness to the basement

We found dampness to various areas in the basement. We are aware that the present owner has had it tanked or to be more accurate partially tanked. The basement will need dry lining to make it useable. Note, we have said useable and not habitable as local authority approval such as building regulations permission and planning permission will need to be obtained to make the room habitable.



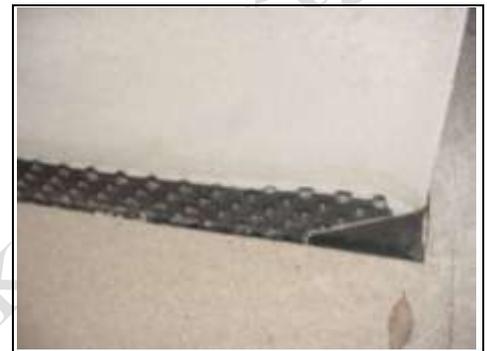
Dampness coming through tanking

The local authority are likely to need, as you are, the floor to ceiling height increasing, better ventilation and natural light if at all possible which will mean digging out the front or rear of the property.

We appreciate that bringing the basement rooms into use could add value to the property however it may not add as much value as it costs. You also need to get the agreement of all the shared/freeholders.

We recommend the following actions:

1. Establish you have the legal ownership
2. Obtain quotation for lowering the floor. This is the most typical way that such alterations are carried out. However remember you have the risk that you could cause disturbances to the property as a whole and then be liable for the damage.



Partially tanked

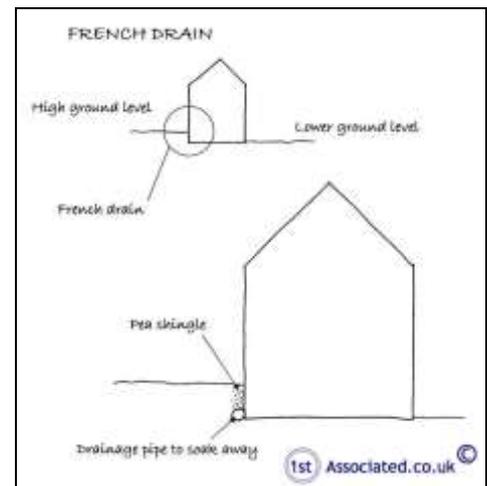
3. We would also recommend a schedule of condition of the whole property carried out by a surveying company as signed and agreed and that would form part of the party wall act that you need to follow when carrying out this work. As discussed the other option is to increase the floor height. The difficulty with this is the floor in this age property may well be bonded into the outer walls giving some structural support to it. You need to open up areas to check and confirm this. With the increasing of the floor height you would then have to alter all the door positions including the structural lintels above them. Again you would need to inform everyone and in both cases you would need local authority and party wall approval.

4.0) Reducing dampness in the basement

You could reduce the dampness in the basement by adding French drains externally.

This isn't the perfect solution but we do think it would partly reduce the pressure of water.

Please see the Appendices at the back of the report.



French Drain

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Other Items

Moving on to more general information.

Living in Multi-Occupied Leasehold/Shared Freehold Properties

This is more a statement of information. There can be problems living in multi occupied properties with anything from noisy neighbours to non-contribution to the 'sinking fund'. The property is Leasehold/Shared Freehold, which is very different to having a Freehold property, where you can almost literally do as you like (within the scope of the Law!).

Please see the attachment in the Appendices at the end of this Report.

Alterations to adjoining properties

It probably goes without saying but we have only had access to survey the ground floor apartment and we do not know what alterations and amendments have been carried out affecting the apartments above which could affect this one including for example the removal of chimneys and the removal of walls.

Sinking Fund / Planned Maintenance - Future Work

We have already spoken about sinking funds within the executive summary. We would reiterate with properties such as this there should be a planned maintenance program. We would expect this to be looking at and considering any anticipated works and associated costs at least ten years in advance.

ACTION REQUIRED: Your Legal Advisor to confirm future planned maintenance costs and expenditure.

ANTICIPATED COST: Your Legal Advisor to confirm.

Communal Areas

We couldn't establish exactly what communal areas you had and in this case you will need to know rights of access. Also as mentioned several times do you own the basement area or just have rights to use it?

ACTION REQUIRED: Your Legal advisor to establish what you have shared access to and they need to establish ownership of the basement.

Please see the Outside Areas Section of this Report.

Reactive / Day-to-Day Maintenance and Cyclical Maintenance

By reactive / day-to-day maintenance we mean work of a more immediate nature, such as repairs to leaking showers or blocked drains or entry door systems. By cyclical maintenance we mean maintenance carried out on a regular basis such as to the fire alarm system and the lifts and the garden maintenance.

Dependent upon the terms of your lease/shared freehold agreement some of this may come under your responsibility but be managed for you and re-charged back to you by the Management Company.

ACTION REQUIRED: Typically there is a Service Charge for day-to-day maintenance / reactive maintenance and also cyclical maintenance. Your Legal Advisor to confirm costs.

Maintenance

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

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

Services

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

Electrics

Whilst we have carried out a visual inspection of the electrics (this is commented upon in the Electrics Section of the report) we also need to advise you of the following:

ACTION REQUIRED: As the property is changing occupancy the Institute of Electrical Engineers (IEE) recommend an NICEIC registered and approved electrical contractor carry out an inspection, test and report.

Heating

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

Drainage

We would recommend a close camera TV report to establish the condition of the drains. This is something the property management company may already have.

Water Supply

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

DIY/Handyman Type Work

In this section we would normally comment upon smaller/less skilled jobs that you can carry out by yourself or get a handyman in to do, however under a normal lease/shared freehold (assuming a full repairing and insuring lease/shared freehold) these type of jobs are typically the responsibility of the Landlord (albeit that they usually recharge it to you) with usually only the internal of the property being your responsibility.

Purchase Price

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

Every Business Transaction has a Risk

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

Estimates of Costs

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

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

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SUMMARY UPON REFLECTION



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

We would comment that you have offered a price for this building based on the building being in average condition. We feel certain areas are below average condition and there is a certain element of risk to be taken.

There is next to no value in the basement as it stands other than for storage. You therefore need to carry out careful research with regards to your costs and the benefit to you of having the basement area altered to its true potential.

We have seen some fantastic basement kitchens over the years they really can open up and change a property. In this case the alterations may well cost more than the value they add to the property. We have already mentioned you need to decide if this is worth carrying out for you. To us it really depends on whether this is considered a home or an investment.

As a general comment, although we have mentioned that you should get quotes much of the work we are commenting on will be the overall responsibility of the Landlord/Managing Agent, albeit that they would recharge it to the Leaseholders/Shared Freeholders. The idea of obtaining quotations is to allow you to negotiate with regard to the price of the property. We would always recommend 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 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 – LEASHOLD / SHARED FREEHOLD

We have not seen a copy of the lease/shared freehold agreement and have assumed for the purposes of this report that it is a full repairing and insuring lease/shared freehold agreement and that there are no onerous or unusual clauses, if there are your Legal Advisor/Solicitor should bring these to our attention .

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

This report is being carried out under our terms of engagement for Residential Building Surveys, as agreed to and signed by yourselves. If you have not seen and signed a copy of our terms of engagement please phone immediately.

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.