

JOB REFERENCE: XXXX

COMMERCIAL BUILDING SURVEY

XXXX

XXXX

Morden

Surrey. SM4 XXX



FOR

Mr X

Prepared by:

XXXXXX

INDEPENDENT CHARTERED SURVEYORS

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CONTENTS

INTRODUCTION
SYNOPSIS
EXECUTIVE SUMMARY
SUMMARY UPON REFLECTION
REPORT FORMAT

EXTERNAL

ROOF COVERINGS AND UNDERLAYERS
ROOF STRUCTURE
GUTTERS AND DOWNPIPES AND SOIL AND VENT PIPES
EXTERNAL WALLS
FASCIAS AND SOFFITS AND WINDOWS AND DOORS
EXTERNAL DECORATIONS

INTERNAL

CEILING, WALLS, PARTITIONS AND FINISHES
FLOORS
DAMPNESS
INTERNAL DETAILING
TIMBER DEFECTS
INTERNAL DECORATIONS
THERMAL EFFICIENCY

OTHER MATTERS

SERVICES

LIMITATIONS

APPENDICES

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INTRODUCTION

Firstly, may we thank you for your instructions of XXXX; we have now undertaken a 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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3

REPORT FORMAT

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

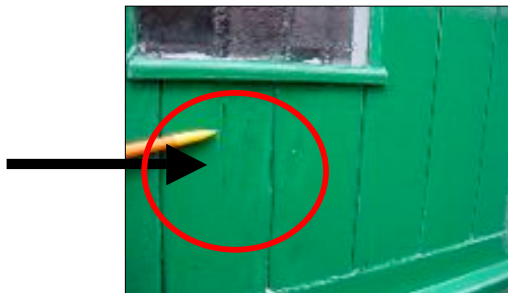
GENERAL/HISTORICAL INFORMATION

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.

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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4

SYNOPSIS

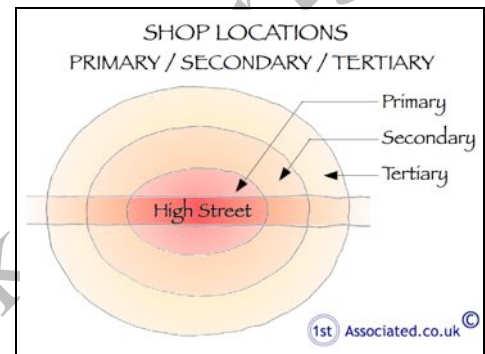
SITUATION AND DESCRIPTION

This is a mid terraced property set in a local shopping precinct of secondary or tertiary quality beneath two storey residential properties. The property is a lock up shop with front and rear access/egress. The front of the property sits directly onto the pavement and to the rear there is a small outside area with a large tree.

This type of development was typically carried out between the 1930s and 1950s and is built in what we would now term non traditional construction; in this case concrete construction.

If the exact age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

Your Legal Advisor needs to check and confirm the above details.



Shop locations

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Location Plans



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EXTERNAL PHOTOGRAPHS



Front View at high level



Rear View



Front View



Rear view of conservatory



Rear walkway



Street view

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FACILITIES

(All directions given as you face the property)

We have included a list of the facilities that we have viewed and there may be other areas. The following gives a general overview. These need to be checked and confirmed by your Legal Advisor.

Ground Floor

- 1.0) Lock up shop (front)
- 2.0) Store room (middle right)
- 3.0) Office (middle left)
- 4.0) Toilet (rear right)
- 5.0) Conservatory area with kitchen (rear left)

Outside Areas

The property sits directly onto the pavement to the front and there is a small area to the rear with a large tree.

Signage

The Barbers signage at above the shop front is still in place and will require replacement.

All of the above needs to be checked and confirmed by your Legal Advisor together with your legal rights of access and parking and also the permitted hours of work for the shop on the ground floor and its permitted User Class (general information on User Classes is within the Appendices).

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INTERNAL PHOTOGRAPHS

(All directions given as you face the property)

This is a photographic record of the property on the day we viewed the property. We have not necessarily taken photographs of each and every room.

Ground Floor – Trading area



Shop Front



Shop



Left wall and rear of shop



Rear of shop and right wall

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Ground Floor – Back of House



Office (middle left)



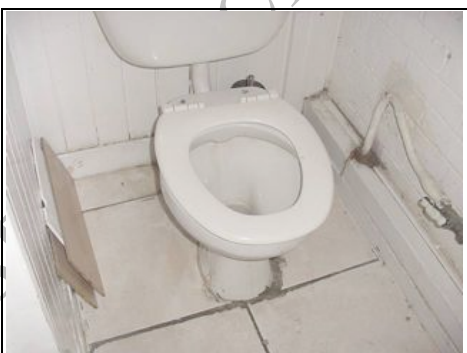
Store room (middle right)



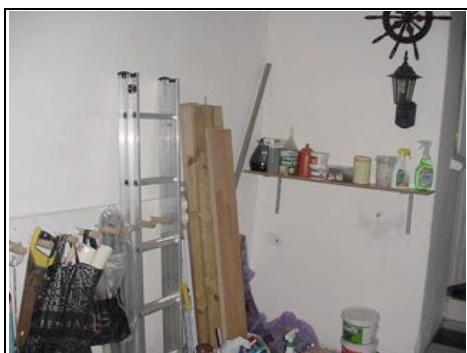
Kitchen/conservatory (rear left)



Kitchen/conservatory (rear)



Toilet (middle right)



Kitchen/conservatory (rear right)

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SUMMARY OF CONSTRUCTION

External

Chimneys:	One chimney partly visible
Parapet wall:	Painted render
Roof Covering:	
Main Roof:	Not visible. Typically flat often asphalt covered.
Front Roof: over shop	Not visible. Typically flat often asphalt covered.
Rear Conservatory Roof:	Polycarbonate, large shallow pitched roof.
Rear covered walkway:	Asphalt on concrete (assumed).
Roof Structure:	
Main Roof:	Cut timber roof or concrete
Front Roof:	Assumed concrete
Rear covered walkway:	Assumed concrete
Gutters and Downpipes:	Plastic and Cast Iron.
Soil and Vent Pipe:	Cast Iron
Walls:	Painted render (assumed)
External Detailing:	First and Second Floor: Plastic double glazed windows Shop front: single glazed within aluminium frame Single entrance door Fixed windows

Internal

Ceilings:	Suspended ceiling exposed grid system with square ceiling tile and some areas of ad hoc boarding (assumed)
Walls	Applied plaster (assumed)
Floors:	Front shop area: Laminate Middle: Concrete Rear: Suspended boarded (assumed)

Services

We believe that the property has a mains water supply, drainage, electricity and gas. The 1980s/1990s electrics are located in the office.

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

Your Legal Advisor should check all the above and advise us before legal commitment to purchase / legal purchase of any further information they require.

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11

EXECUTIVE SUMMARY

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

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 200 photographs during the course of this survey and many pages of notes, so if an issue has not been discussed that you are interested in or concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it; if we have not we will happily go back.

We have divided the Executive Summary into 'Plus Points', 'Medium Priority' and 'High Priority', to allow you to clarify and focus on exactly what the issues are.

Plus Points

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

To summarise these into plus points:

- 1.0) The property has vacant possession.
- 2.0) Opportunity to purchase the freehold or the leasehold.
- 3.0) Shopping precinct looks to have a good level of occupancy.

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

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12

Medium Priority

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

1.0) Structural frames explained

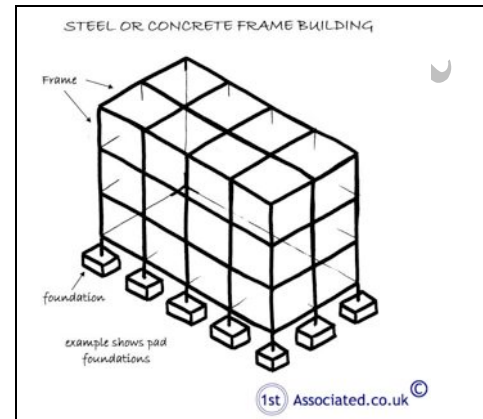
Before we start this section we first of all want to explain that this is a building that is built on a structural frame rather than a traditional structure and is one of the earlier types of structural frame.

The structural frame gives structural support and from which other elements such as the walls and windows and possibly the floors etc are supported in one way or another.

Unfortunately the structural frame is not visible in the areas that we have been able to inspect. The only way to truly establish if the structural frame is in a good order is, in our experience, to have the structure opened up to look at key points such as joints, junctions and base plates to the ground floor together with fixings to the walls, floors and roofs etc. We have not carried this out but have carried out a visual inspection and used indicating signs to report upon these factors.

The fundamental problem with this type of property is the original construction techniques were in the early days of structural frames and indeed concrete structural frames which this is likely to be.

As such we were experimenting to some extent and often using materials which were at our disposal and had not necessarily been tested



Concrete frame



Looking above the suspended ceiling there is a secondary ceiling with a plastic cladding. We believe there is a concrete ceiling above this.

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13

to the standards we do today such as coal ash which has resulted in problems in years to come.

Typical problems with this age, type and style of construction are:-

- 1.1) Condensation
- 1.2) Water leaks
- 1.3) Degrading of structure.
- 1.4) Cold bridging

Cold bridging defined

Cold bridging is caused by a colder element in the structure allowing coldness to pass through the structure much quicker when warm moist air is present in the property.

ACTION REQUIRED: Open up structure to establish condition.

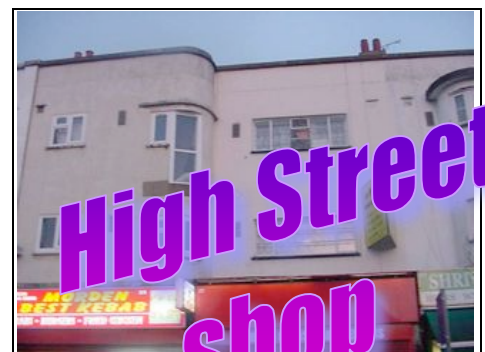
Many of the problems related to this type of property do have to be considered as characteristics and part of purchasing this age, type and style of property.

2.0) Non traditional types of construction

The major problem often with non traditional types of construction is acquiring a mortgage and finance on them although this does vary depending on how the property market is.

3.0) Residential with commercial beneath property

Whilst we could not see any obvious signs of problems we have dealt with these properties before where there has been issues with leaking showers and washing machines from the residential property above which has impacted the business below.



Residential area above retail unit

ACTION REQUIRED: Your Legal Advisor to contact the Management Company to establish if there have been any such problems.

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4.0) Main flat roof

We believe the main flat roof is likely to be flat with parapet walls to the front. We have been unable to view the roof but typically flat roofs are problematic.

In this type of construction the flat roof could be sitting onto a timber decking or onto concrete decking.

We have no way of establishing the condition of the roof without opening up the roof.

Please note we have not been able to view the roof.

ACTION REQUIRED: We would be happy to return to view the roof if high level access is provided in the form of a cherrypicker or permissions are sought to gain access another way via the building.

We would not recommend committing to legally purchase the property until the roof is inspected.



We have not viewed the roof



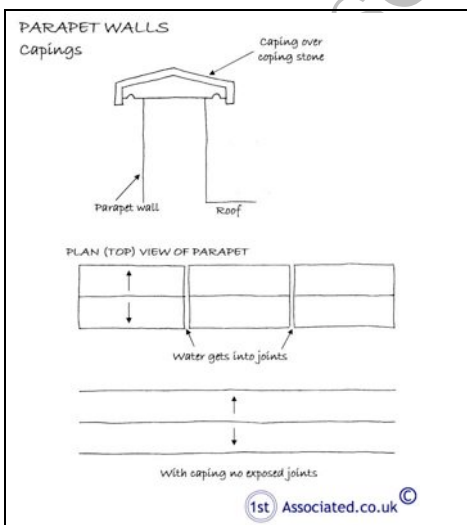
Parapet wall



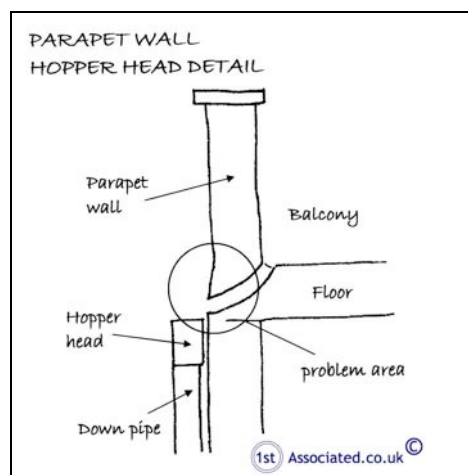
Rear main roof with parapet wall



Hopperheads and parapet wall



Parapet walls



Parapet wall and hopperhead

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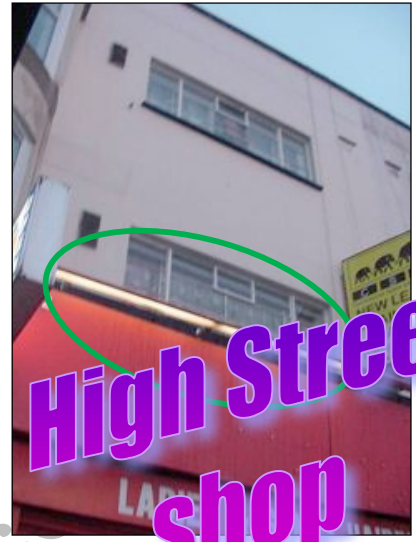
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5.0) Hidden front flat roof – over shop front area

There is a hidden flat roof to the front of the property where there are signs of rainwater penetration internally within the trading area.

The problem with a concrete structure when it does get wet the concrete absorbs the rainwater for sometime almost like blotting paper and then transfers this out over a long period of time. You can in fact resolve the leak yet still get dampness inside.

We have not had access to view the roof due to its height and no one being in the flat that overlooks the roof at the time of our survey.



Hidden flat roof at front of property

ACTION REQUIRED: We would be happy to return to view the roof assuming that access can be gained which we would recommend is carried out via the first floor flat (no one was in when we knocked at the time of our inspection).

We would not recommend committing to legally purchase the property until the roof is inspected.



Opening in ceiling with sign of front flat roof leaking

6.0) Corrosion of reinforcement

We believe there are problems relating to corrosion of reinforcement within this type of non traditional construction. Unfortunately due the way the property has been constructed and alterations added after the structure of the property is hidden from us.



Plastic cladding above suspended ceiling 16

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For example within the shop trading area, where we would normally be able to see the concrete floor above the suspended ceiling in this case it has been clad in plastic.

ACTION REQUIRED: Open up to inspect before committing to purchase. Even for a very basic inspection of this structure you would have to remove the plastic cladding.

7.0) Dampness

We have found dampness at double the levels we would expect to find in this type of construction particularly to the left side of the property.

ACTION REQUIRED: As this is not a habitable building (a shop) dampness may be something that you are happy to tolerate but it would not meet current Building Regulations and many mortgage lenders would require you to rectify the problems.

Dampness would cause deterioration to the decoration requiring redecoration more regularly than is normal.



Damp front left reading 80



Damp middle left side reading 94

Dry Lining/false walls

It is fairly usual within this type of shop/commercial property to dry line the walls, otherwise known as false walls, which effectively would hide the dampness. At present this is not the case.

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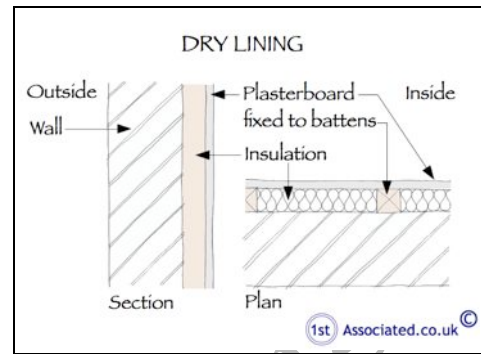
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Dry Lining Defined

Within modern properties, dry lining is a technique used on what are known as non-traditional housing such as timber frame and proprietary systems. This will consist of timber battens which are lined with a plasterboard.



Dry lining

ANTICIPATED COST: To dry line property throughout £1,000 to £3,000 dependent upon the standard; please obtain quotations.

8.0) Rear Polycarbonate roof over conservatory

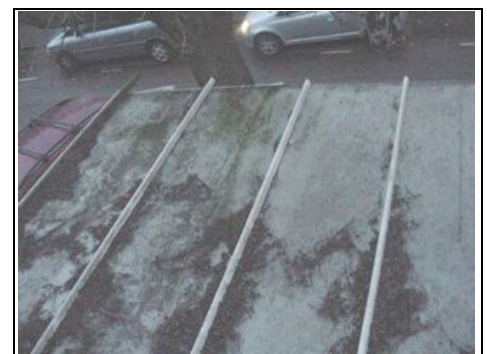
The rear extension is what we would term light weight/poor quality extension and little more than a basic conservatory construction.

This construction means that the area will suffer from heat loss during the winter months and heat gain during the summer months. Nevertheless you have gained an area which can be used as storage.



Rear conservatory roof

Problems we can see are the shallowness of the pitch which is below what we would typically expect to see which means that rainwater does not discharge off the roof very readily. In addition to this you have leaves and branches landing on the roof from the adjacent tree literally next to the property. In a best case scenario the



Leaves and branches on polycarbonate roof

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leaves and branches will block the roof from discharging rainwater and ultimately lead to roof leaks. In a worst case scenario you may have a branch come through the roof.

ACTION REQUIRED: Clean roof.

Please see tree section.



Polycarbonate roof internal view



Poor infilling on conservatory

9.0) Large tree

The large tree via falling branches etc cause impact damage. We noted a fairly large quantity of leaves on the shallow polycarbonate roof at the time of our inspection which do need to be cleaned away regularly to stop the roof from deflecting and letting in rainwater/failing.

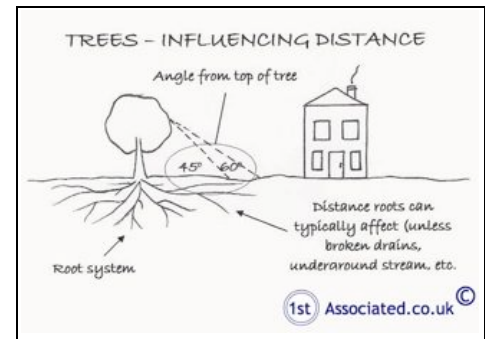


Large tree to rear of property

Influencing Distance Defined

This is the distance in which a tree may be able to cause damage to the subject property.

ACTION REQUIRED: We would recommend an arboriculturalist (not a tree surgeon) is asked to give advice



Influencing distance

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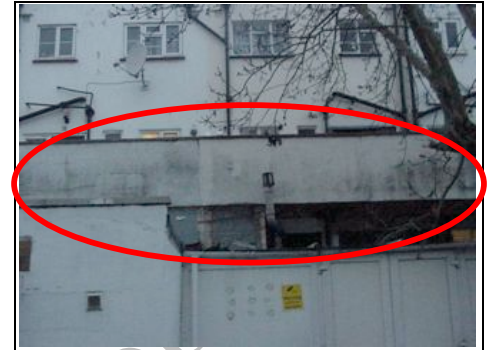
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with a tree of this size.

ANTICIPATED COST: In the region of £500 to £1,500 for advice and basic trimming; please obtain quotations.

10.0) Covered rear walkway

The rear walkway which is directly above part of the retail unit has an asphalt covering and is looking the worst for wear. In addition to the wear to the asphalt there is a general undulation in the roof indicating that deterioration is occurring.



Walkway to rear of property

It is relatively common for this type of walkway to leak.



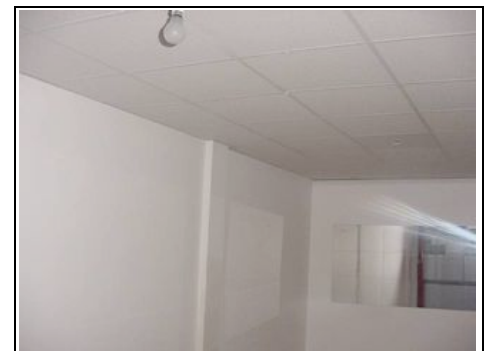
Walkway in poor condition



Walkway deteriorating

11.0) Ceiling and new suspended ceiling system

We note that there are several ceiling systems in place which to us indicates there are problems with dampness/condensation coming through from the floor above/condensation which is as mentioned a characteristic of this age, type and style of property.



Suspended ceiling system

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We also noted a new box of ceiling tiles to the rear of the property which to us indicates that the ceiling tiles have been replaced which in turn means that there may well have been problems with the roof in the not so distance past.

ACTION REQUIRED: Your Legal Advisor to check and confirm any roof issues.



Cladding behind suspended ceiling in office



Plastic cladding above suspended ceiling

12.0) Conservatory area DIY quality floor

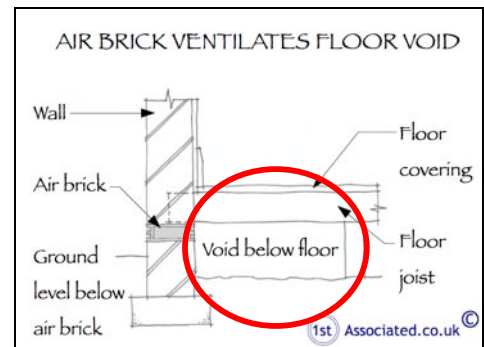
The conservatory area has a poor quality suspended timber floor made out of chipboard or similar. We would expect to find wet rot beneath the floor and it will only be a matter of time before the floor will require replacement.



Conservatory area floor

ACTION REQUIRED: Open up the floor to inspect. We would fully expect that the floor will require replacement in the not too distant future.

ANTICIPATED COST: In the region of £2,000 to £10,000 dependent upon what is found



Suspended timber floor 21

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under the floor; please obtain quotations.

13.0) General modernisation

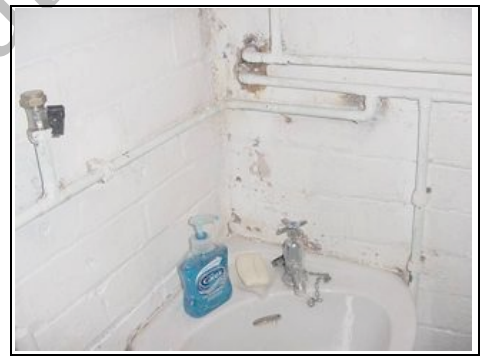
It probably goes without saying that a general modernisation is required from anything from modern Category II lighting within the retail unit to upgrading of the WC, kitchen and conservatory areas.



Light bulb (red circle)
Hole in ceiling tile (green circle)
where traditional lights rather than Category II commercial quality lights



Kitchen unit



Sink requires repair

14.0) Shared percentage costs

There will be shared percentage costs relating to the property as a whole. You may as the freeholder have the responsibility of carrying out repairs to the whole building and therefore gathering the money from the other tenants may or may not be a problem.



Painted render at front of property

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ACTION REQUIRED: Your Legal Advisor to check and confirm with the existing Management Company with regard to your rights, responsibilities and liabilities and past history with regard to collection of reactive maintenance and planned maintenance/sinking fund money.



Plaster/column needs decorating

15.0) Asbestos

There is what we believe to be an asbestos flue to the rear of the property. There may be further asbestos in the property.

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



Asbestos flue

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.

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

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

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16.0) Planned Maintenance/Sinking Fund

With properties such as this there should be a planned maintenance program for the property as a whole. 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.

17.0) Services

17.1) How is the property heated?

At the time of our inspection there was an electric heater in the rear store area. With the dampness in this property it certainly needs background heating.



Electric heater

17.2) Lack of lighting

Please see our comments regarding a general upgrade.

17.3) Lack of electric points

There is a lack of electric points particularly for example around the kitchen area. We also noted extension cables etc were being used in other areas.



Extension cable

ACTION REQUIRED:
Upgrade required.

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High Priority

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

We have found more than the average number of things that we would classify as High Priority.

We would also bring to your attention that it is very difficult for you to do anything about many of the problems this property. If you purchase this property you need to understand these problems are considered as characteristics and natural defects of this age, type and style of property. You need to fully understand this and we would recommend that you telephone us as soon as you read the report and prior to you legally commit to purchase this property to discuss this further.

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25

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

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

Electrics

The 1980s/1990s electrics are located in the office. We would normally carry out a basic test in the kitchen area however in this case there were no socket points in the kitchen (around the kitchen units area) which in itself is a concern.

We carried out an earth test in the shop which was satisfactory.



Electric fuseboard in office

We have a concern regarding the quality of the electrics in this property.

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:

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.

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26

Heating

The property appeared to be via electric heaters.

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

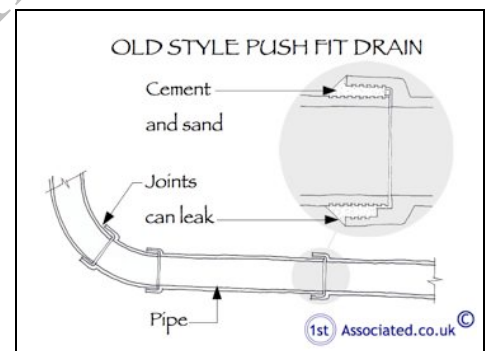
Lighting

There is a lack of lighted located within trading area suspended ceiling square grid system.

Typically retail units will require Category Two lighting. All other lighting will be referred to as old style lighting which could range from florescence lights to spotlights.

Drainage

We would recommend a closed circuit TV camera report. In older properties, such as this, drainage was often push fitted together rather than bonded together.



Push fit drains

Water Supply

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

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

Purchase Price

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

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27

Estimates of Building Costs

Where we have offered an estimate of building costs please remember we are not experts in this area. We always recommend you obtain quotations for the large jobs before purchasing the property (preferably three quotes). The cost of building work has many variables such as the cost of labour and estimates can of course vary from area to area when giving a general indication of costs. For unskilled labour we currently use between £75 and £100 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:

There are fundamental problems with this age, type and style of property that have to be considered as part of the character and risk of buying into this type of property. As we have not met you at the property it is difficult for us to comment further as to whether this property meets your requirements.

We ask that you telephone us as soon as you have read and digested this report further.

We also advise that we have not met the landlord or the previous tenant and have not been able to carry out our usual question and answer session.

We would refer you to our comments in the Plus Points, Medium Priority and High Priority Sections 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.

Urgent:

We would ask that you read the Report and contact us on any issues that you require further clarification on before committing to legally purchase this property.

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29

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.

COMMERCIAL 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 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.

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30

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



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EXTERNAL

ROOF COVERINGS AND UNDERLAYERS

The Roof Coverings 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.

We will consider the roofs in four areas:-

- 1) Main flat roof
- 2) Front hidden flat roof
- 3) Rear conservatory roof
- 4) Rear covered walkway roof

Main Flat Roof

We have been unable to view the main roof due to the parapet wall that hides it both at the front and the rear of the property.

We typically find where we have seen this roof that it is a flat roof that is asphalt covered on a timber or concrete decking. We believe this roof is most likely to be on a timber decking in this instance.



Hidden main roof

General problems with flat roofs are that they are too flat and should have a minimum fall of 12 degrees. We have not been able to view and check this.

Whilst flat roofs are often covered with asphalt in this era of property which we generally consider to be the best type of flat roof material with the longest track record of being successful there seems to be a general lack of maintenance to the areas we can see so we suspect this is the case with the main roof and hidden flat roof.

Please see our comments in the Executive Summary

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32

Front Hidden Flat Roof

We were unable to view the front hidden flat roof which is located directly above the front part of the shop. At the time of our survey we knocked the door of the flat to the rear of the property without a response.

We would be more than happy to return if access can be gained from the occupiers above to view this roof. We would not commit to purchase before this roof is inspected as internally there looks to be water leaks coming from above.



Front hidden flat roof

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

Rear walkway Roof

The rear walkway is asphalt covered and in a below average condition.

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



Walkway

Polycarbonate Roof

The conservatory area to the rear of the property has, in our opinion, a DIY standard polycarbonate roof.

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



Polycarbonate roof 33

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Parapet Walls

Parapet walls are usually walls that are above roof level and often sit on the boundary of the property.

There are parapet walls to the front and the rear which are hiding the main roof typically box gutters which characteristically have problems.

Typically you will have a share of costs relating to the parapet walls and box gutters.

Typically problems occur with parapet walls where flashings become defective.

Render Defined

A sand and cement external coating applied in two or three coats or layers.

Finally, we were only able to see zero percent of the main roof and zero percentage of the hidden flat roof, the only roof we can see is to the walkway, therefore we have made our best assumptions based upon what we could see. A closer inspection may reveal more.

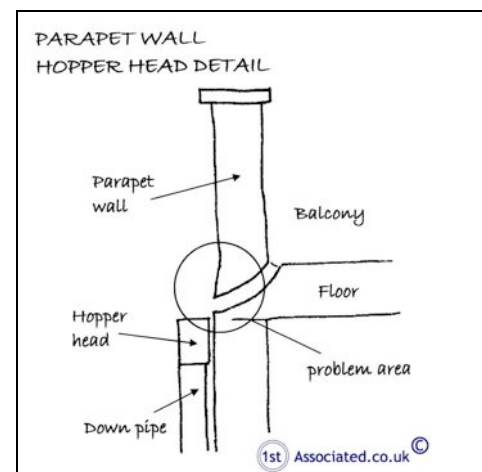
For further comments with regard to ventilation please see the Roof Structure and Loft Section.



Hidden parapet wall



Box gutter and parapet wall to the rear of the property



Parapet wall and hopperhead

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ROOF STRUCTURE

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.

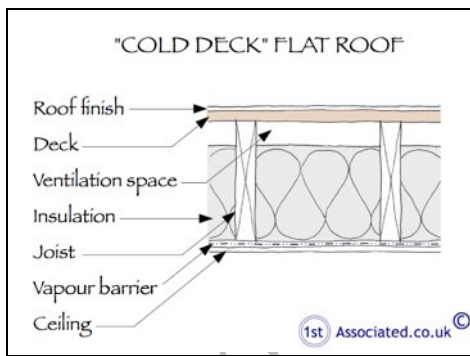
Main Roof

Roof Access

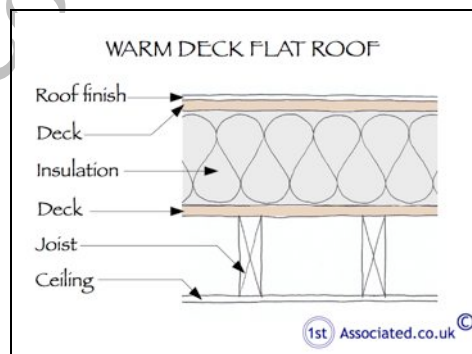
We have not been able to access the main roof and front roof.

Roof Structure

The main flat roof structure is likely to be timber or concrete construction.



Cold deck roof



Warm deck roof

ACTION REQUIRED: Your Legal Advisor to check with the Management Company whether upgrades to the roofs have been carried out.

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Fire Walls

We have not had access to the roof therefore to comment upon if firewalls have been added to help stop the transfer of fire.

Fire Walls Defined

Fire walls help prevent the spread of fire through roofs and are a relatively recent Building Regulation requirement.

Water Tanks

We could see to the roof at the rear higher areas which may be communal tanks which were not uncommon in this era of property particularly in residential areas.

We would always recommend that water tanks be drained down and cleared of any debris etc. (we have seen dead birds and other unmentionable things in these tanks).



Rear of property high level area

Ventilation

Please see our comments regarding the roof and updates as well as the Thermal Efficiency Section of this Report.

Insulation

P Please see our comments regarding the roof and updates as well as 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 have not had access to the roof and therefore we are unable to comment.

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

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36

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.

Box gutters, downpipes and hopperheads

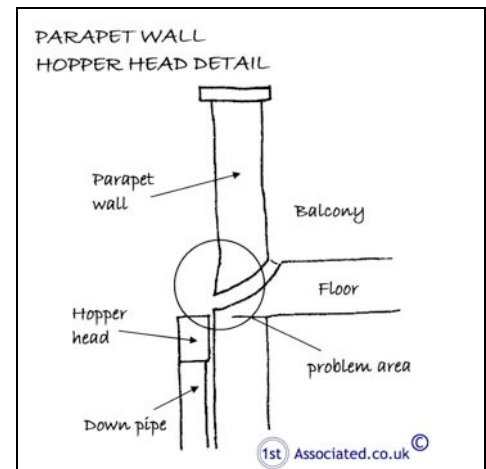
The box gutters and downpipes in this instance are to the rear of the property and external. By external we mean that the rainwater discharges externally rather than internally. In this era of property it was typical to hide the guttering and to be at the rear of a building.



Hopperheads and downpipes

The property has a hidden box gutter.

ACTION REQUIRED: We would always recommend that the gutters and downpipes are cleaned out, the joints are checked and the alignment checked to ensure that the gutters fall towards the downpipes.



Hopperhead and parapet wall

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Soil and Vent Pipe

The property has cast iron soil and vent pipes the property. We can see where the soil and vent pipes travel from the floor to the rear. Cast iron of this age will need regular maintenance or repair.



Soil and vent pipe to rear

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

There may be some painted asbestos pipes at high level. It is very difficult to identify these from ground level. Our comments are therefore based upon our best assumptions.

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39

WALLS

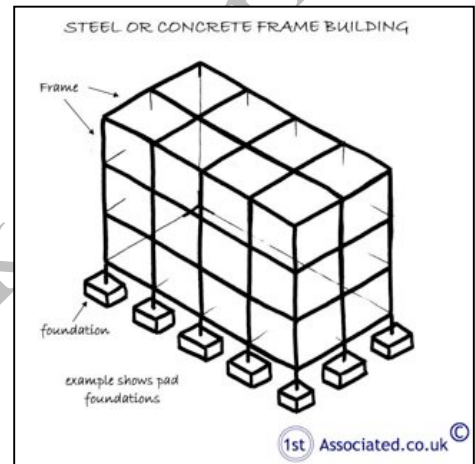
External walls need to perform a variety of functions. These include supporting upper floors and the roof structure, resisting dampness, providing adequate thermal and sound insulation, offering resistance to fire and being aesthetically presentable.

The property is rendered in what we would term an Art Deco style which is likely to be onto brickwork which will be built off the structural frame. As we have not had access to the residential areas it is difficult to comment further.

Structural Frame

The property is built on a concrete structural frame.

Please see our comments in the Executive Summary.



Concrete structural frame

Cladding

The primary cladding material is render which is painted.



Painted render



Render to walkway repainted

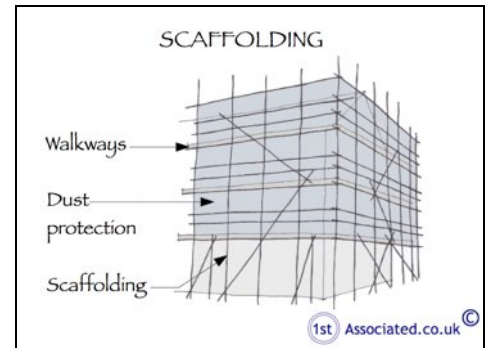


Render at high level and hidden parapet wall

Painted Render

As the Freeholder you will have a liability to paint the render and also a liability to collect the percentage fees from the tenants above.

Generally it is recommended to redecorate painted render every three to five years externally although we are aware that far longer time scales are often in practice a reality. There should be a Planned Maintenance/Sinking Fund budget that has been built up to carry out such redecoration.



Do not underestimate the amount of time/cost it will take to repaint the property particularly as there is high level work which is likely to require scaffolding and possibly a scaffolding roof as well which can be expensive.

Render Detailing

We would normally be looking for window drip details and rendered drip details however these do not tend to be present in Art Deco type rendered properties.

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 render / plasterwork we cannot comment on their construction or condition. In buildings of this age timber lintels, rubbed brick lintels or metal lintels are common, which can be susceptible to deterioration that is unseen, particularly if in contact with dampness. Equally the structural frame can be affected which we cannot see.

Our comments have been based upon how the render / plasterwork has been finished externally. We have made various assumptions based upon what we could see and how we think the render / 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 specifically designed foundations.

Investigations regarding underpinning

ACTION REQUIRED: Your Legal Advisor to check and confirm if the property has been underpinned.

London Clay

As with most properties in the London area, this property stands on London Clay. It is therefore more susceptible than most should drains leak or trees be allowed to overgrow etc. It is not unusual to have some settlement in London properties.

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.

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

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42

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

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.

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.

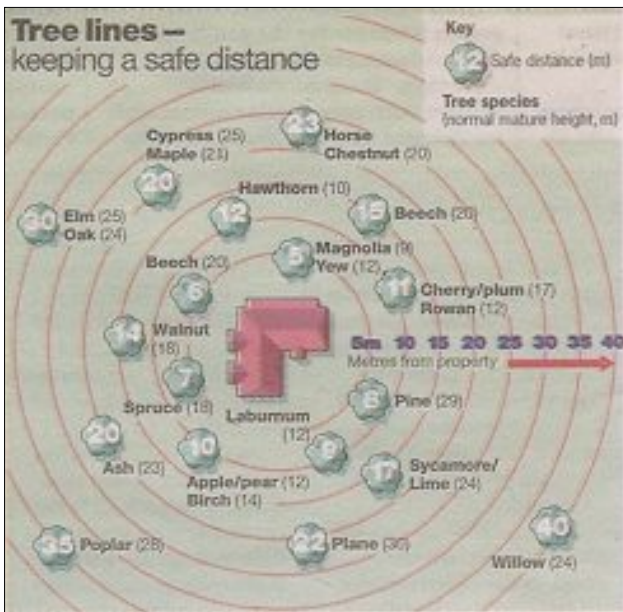
There is a large tree within what insurance companies would term as influencing distance of the property



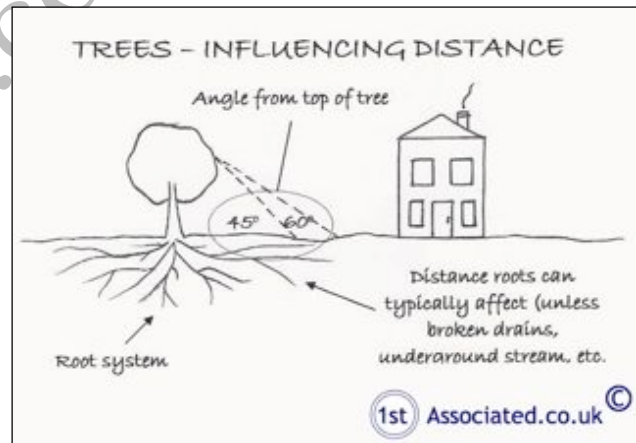
Tree to the rear of the property

ACTION REQUIRED: We would recommend an arboriculturalist (not a tree surgeon) is asked to view the property and give a ten year plan for maintenance.

Please see our comments in the Executive Summary.



Trees – keeping a safe distance



Influencing distance

Influencing Distance Defined

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

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Finally, insurance requirements with regard to trees have varied over the years and in our opinion have got ever more onerous. We have seen the notifiable distance of a tree away from a property to have been reduced over the years and we reiterate our comments elsewhere within this report that you need to make enquiries with regard to the insurability of your property in relation to trees and other features when you purchase the property.

Please also refer to the External Areas Section.

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, cannot see a DPC to the front or the rear of the property and dampness is getting into the structure.

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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45

EXTERNAL DETAILING

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

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.

Windows and Doors

Shop front

The shop front is metal frame with a proprietary painted applied coat finish which is in average condition for its age, type and style. We typically find that these fade in time.



Shop front

Signage

The signage of the Ladies and Gents Hairdressers which we assume are past tenants. There were no tenants in the property at the time of our inspection.

Residential area windows

You may have a shared responsibility for residential area windows which are metal windows and single glazed to the front of the property and to the rear there may be some plastic or timber replacement windows in the communal areas.



Windows to residential area



Front windows to residential area
Plastic or timber (green circle)

Metal (red circle) 46

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Roller shutter doors

We have not tested the roller shutter doors at the front of the property which at the time of our survey were in the up position.



Roller shutter doors

Rear Conservatory area

The rear conservatory is a basic domestic standard with a very shallow roof which we do not believe will discharge rainwater other than into the rear store area. The conservatory rear area will also suffer from condensation, heat loss in the winter and heat gain in the summer.



Conservatory doors

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 is a large amount external redecoration required to the property such as this which we assume is a shared redecoration responsibility the difficulty is obtaining the money from other occupants in our experience of residential clients.

ACTION REQUIRED: Your Legal Advisor to investigate further as to how Planned Maintenance/Sinking Funds are allocated.

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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48

INTERNAL

CEILINGS, WALLS, PARTITIONS AND FINISHES

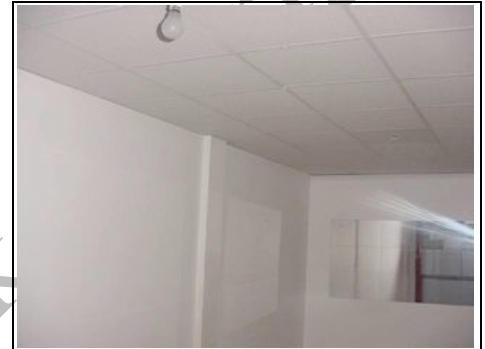
In this section we look at the finish applied to the structural elements such as the plasterwork applied to the ceiling joists, walls or partitions, together with the construction of the internal walls and partitions.

Ceilings

Suspended Ceilings

We can see that the ceiling is a suspended ceiling system with square tiles and the grid system is exposed.

Please see our further comments within the Executive Summary.



Square suspended ceiling tiles



Opening in ceiling – flat roof leaking

Structural Ceiling

We believe the structural ceiling we believe to be formed with pre-cast concrete block.



Plastic cladding above suspended ceiling

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Internal Walls and Partitions

The walls are applied plaster as opposed to dry lined/false walls and will therefore show any dampness that does come through. It is of course impossible to determine the construction without opening up the walls and have therefore taken an educated guess.

Holes in toilet area

There are holes in the toilet area which require repair and redecoration.



Hole in ceiling in toilet



Hole in ceiling in toilet

Fire break walls

We have been unable to establish if there are firebreaks present.

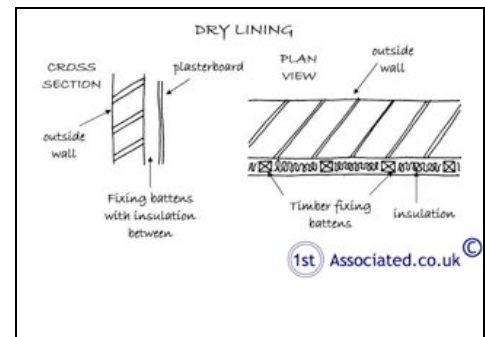
Service ducts

The main service ducts are located around the toilet areas.

Perimeter Walls

In buildings of this age, type and style the perimeter walls are often dry-lined/false walls.

We have not opened up the perimeter walls so we cannot be certain of the structure of them.



Dry lining

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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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.

Approximately half of the floors are solid under foot so we have assumed they are concrete and sit upon the structural frame.

To the rear of the property there is a DIY quality suspended timber floor to the conservatory area which is unusual and likely to have wet rot underneath this area.



Marks to laminate shop floor

Finally, we have not been able to view the actual floors themselves due to them being covered with floor coverings, laminated flooring, boarding etc. We have not take core samples or carried out any other investigation with regard to the floor other than visual. 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.



Worn floor to rear



DIY quality timber floor

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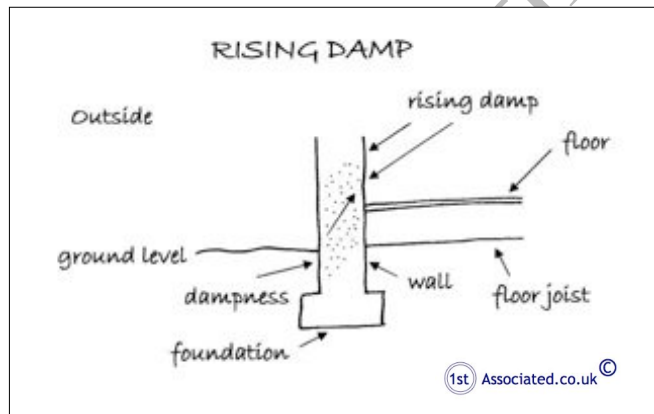
52

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.



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 dampness. We would comment as follows that we found damp readings to the left side (all directions given as you face the property from the front) higher than we would typically expect to find.



Damp to left side of property

ACTION REQUIRED: Please see the Executive Summary

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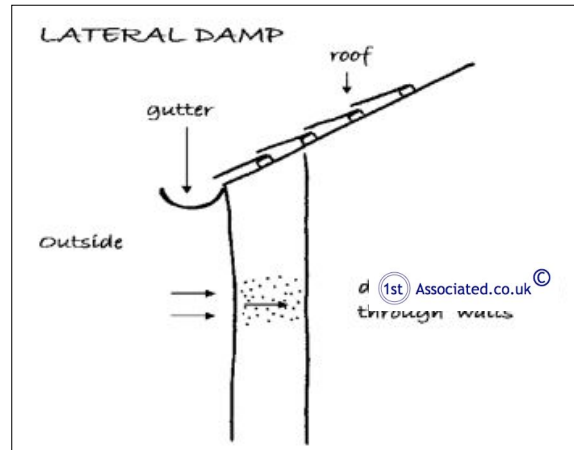
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53

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 damp meter on the external walls. We have found dampness. We found it to be above what we would expect for this age, type and style of property.



Lateral damp

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



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. Common sense is needed and a balance between heating, ventilation of properties and opening windows to air the property regularly.

Extract fans in kitchens, bathrooms and drying areas

A way of helping to reduce condensation is to have good large extract fans with humidity controlled thermostats within the kitchens and bathrooms and

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54

also in any areas where you intend to dry clothes which are moisture generating areas.

ACTION REQUIRED: We would recommend humidity controlled extract fans be added to kitchens, 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 DETAILING

This section looks at the doors, the staircases, any lifts and the kitchens/kitchenettes to give a general overview of the internal detailing condition.

Doors

The doors are hollow core doors.

We noted no ironmongery to the door to the office.

ACTION REQUIRED: Replace ironmongery.



Door to office requires ironmongery

Fire Doors

In a property such as this it is fire doors that we are most concerned about as fire doors offer a break in a worst case scenario where a fire occurs we therefore recommend checking the doors around the stairs area (as this will be your fire escape area and also will be a way the fire can spread) and kitchen and any other high risk area where there are fire doors in place and working properly.

ACTION REQUIRED: The entirety of the fire system requires testing and an overall fire plan putting into place.

Staff Kitchen

The property has a small staff kitchen. We found the kitchen in below average condition, subject of course to some wear and tear as one would expect. The kitchen equipment has not been inspected, as we are not expert in this area, you should seek expert advice. We have assumed that the kitchen equipment meets Local Authority approval and is appropriate for use.

ACTION REQUIRED: You need to have a “cup of tea” meeting with the Environmental Health Officer before you commit to the purchase the property.

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56

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 Detailing section.

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57

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 to below average condition. You may wish to redecorate to your own personal taste.

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

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58

THERMAL EFFICIENCY

Up until the mid 1940s we did not really consider insulation in properties. Post war insulation started to be introduced gradually. In the 1970s it was upgraded following the fuel crisis and in more recent years there has been an emphasis on it, as if only a consideration in fuel prices would also add with regard to the availability of continuing fossil fuels. 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

We cannot establish if the roof is insulated as we have not been able to view the roof structure.

ACTION REQUIRED: Your Legal Advisor to ask the landlord/existing owner what work has been carried out to the main roofs and front roof.

Walls

We cannot establish if the walls are insulated as we have not opened up the walls. When this property was built it was constructed in the era when insulation was starting to be used.

ACTION REQUIRED: Your Legal Adviser to check and confirm if there is insulation within the walls and advise us by return before the legal completion of the purchase to comment further, as often where insulation has been added at a later date it can cause damage to the wall ties.

Windows

The windows are single glazed and therefore will have poor thermal properties.

Services

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

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59

Summary

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

A property of this age will not have as good thermal efficiency as a modern property but equally it will be far better than a dated property. We are aware that there are problems with concrete framed properties in what is known as cold/thermal bridging.

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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60

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: Further information should be obtained from the vendor and the installer.

Fire / Smoke alarms

Some smoke detectors were noted. The current Building Regulations require that they be wired into the main power supply. Obviously in a property of this age this is difficult, as it would mean having surface mounted wires or cutting wiring into the plaster.

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

Insurance

As this property is leasehold/shared freehold we assume you have to pay your building insurance via the Management Company or Building Owner. Typically they will arrange for insurance and recharge it to you at a percentage of the cost. You should ensure that they have suitably insured the property.

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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61

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 flue.

Asbestos was commonly used post war until it was banned only in the last ten or so years, although it is rumoured that it was still used after this point in time.

Our insurance company requires us to advise that we are not asbestos surveyors.

ACTION REQUIRED: If you wish to confirm you are 100 percent free of asbestos you need to have an asbestos survey carried out.

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SERVICES

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

Electrics

The electrics are likely to require a complete renewal.

ACTION REQUIRED: We would recommend a specialist electrical contractor is appointed prior to the legal commitment to purchase this property to offer estimates to re-wire to an Institute of Electrical Engineers (IEE) standard.

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

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.

Lighting

There are surface mounted lights which need to be replaced with a modern lighting system.

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63

ACTION REQUIRED: Upgrade to Category II standard appropriate lighting for this area.

Heating

The property appears to be heated via electric heating.

Fuel – Gas/Oil

If either are going to be used then the respective safety standards to be applied and most full repairing and insuring leases require a test certificate. All services to Gas Safe Standard or equivalent.

Plumbing

Drains

We have not carried out a drainage test. We would recommend that a closed circuit TV camera report is carried out.

Service / Supply Pipes

We have not checked the service/supply pipes other than running the taps for approximately fifteen minutes when they had a steady flow of water in the toilet on the ground floor.

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STATUTORY REQUIREMENTS

Fire Regulations

We would recommend a specialist service contractor is put in place prior to you committing to purchase the property legally to investigate how to bring you up to the current fire standards.

A service contract should be in place for fire extinguishers etc.

ACTION REQUIRED: You should obtain specialist advice on this matter. You should have a suitable Fire Safety Notice.

Disability Discrimination Act

You should be aware that it is now a requirement to give reasonable access to the disabled and make reasonable amendments to the property as is necessary to accommodate them. It is a condition of all the leases that we have seen to meet this requirement. In this case we could not see any messages in place with regard to this.

ACTION REQUIRED: You should ask to see if a report has been carried out in line with the Disabilities Act highlighting areas that can be improved or have been improved. You should have a policy in place with regard to the Disability Discrimination Act.

Asbestos Register

In a property of this age there may well be some asbestos as we have indicated to the flues. This was commonly used post war until it was banned only in the last ten or so years, although it is rumoured that it was still used after this point in time.

It is now a requirement for any public building to have an asbestos register, indicating whether there is or is not asbestos and if so where it is.

ACTION REQUIRED: An Asbestos Register should be provided by the outgoing tenant/landlord.

You should note that work involving products containing asbestos is covered by Health and Safety legislation and you are recommended to

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65

seek the advice of the Local Authority Environmental Health Officer before proceeding with any such work.

Our insurance company requires us to advise we are not asbestos surveyors.

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

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APPENDICES

1. Limitations
2. Use Classes Order

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67

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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68

WEATHER

It was cold and overcast at the time of the inspection. The weather did not hamper the survey.

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

NOT LOCAL

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

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 very limited due to:-

- 1) Not viewing the roofs.
- 2) Not opening up the ceilings and floors.
- 3) Not having the opportunity to meet you at the property to talk to you about your requirements.

BUILDING INSURANCE

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

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69

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

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

TERMS AND CONDITIONS

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

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USE CLASSES ORDER

Town and Country Planning Act (TCPA) Classes Order	Use/Description of development	Permitted Change to another use class
A1: Shops	The retail sale of goods to the public: Shops, Post Offices, Travel Agencies & Ticket Agencies, Hairdressers, Funeral Directors & Undertakers, Domestic Hire Shops, Dry Cleaners, Internet Cafés, Sandwich Bars (where sandwiches or other cold food are to be consumed off the premises).	No Permitted Change
A2: Financial & Professional Services	Financial Services: Banks, Building Societies & Bureau de Change. Professional Services (other than Health or Medical Services): Estate Agents & Employment Agencies. Other services which it is appropriate to provide in a shopping area: Betting Shops. (Where the services are provided principally to visiting members of the public).	A1 (where there is a ground floor display window)
A3: Restaurants & Cafés	Restaurants & Cafés (i.e. places where the primary purpose is the sale and consumption of food and light refreshment on the premises). This excludes Internet Cafés which are now A1.	A1 or A2
A4: Drinking Establishments	Public House, Wine Bar or other Drinking Establishments (i.e. premises where the primary purpose is the sale and consumption of alcoholic drinks on the premises).	A1, A2 or A3
A5: Hot Food Take-away	Take-aways (i.e. premises where the primary purpose is the sale of hot food to take-away).	A1, A2 or A3
B1: Business	a) Offices, other than a use within Class A2 (Financial Services) b) Research and development of products or processes c) Light industry	B8 (where no more than 225 sq.m.)
B2: General Industrial	General Industry: use for the carrying out of an industrial process other than one falling in class B1.	B1 or B8 (B8 limited to 225 sq.m.)
B8: Storage & Distribution	Use for storage or distribution centre.	B1 (where no more than 225 sq.m.)
C1: Hotels	Use as a Hotel, Boarding House or Guesthouse, where no significant element of care is provided.	No Permitted Change
C2: Residential Institutions	Hospital, Nursing Home or Residential School, College or Training Centre where they provide residential accommodation and care to people in need of care (other than those within C1 Dwelling Houses).	No Permitted Change
C2A: Secure Residential Institution	Use for a provision of secure residential accommodation, including use as a prison, young offenders institution, detention centre, secure training centre, custody centre, short term holding centre, secure hospital, secure local authority accommodation or use as a military barracks.	No Permitted Change
C3: Dwelling Houses	Use as a Dwelling House (whether or not as a sole or a main residence), a) by a single person or people living together as a family, or b) by not more than six residents living together as a single household (including a household where care is provided for residents).	No Permitted Change
D1: Non-Residential Institutions	Clinics & Health Centres, Churches, Day Nurseries & Day Centres, Museums, Public Libraries, Art Galleries & Exhibition Halls, Law Court, Non-Residential Education & Training Centres. Places of Worship, Religious Instruction & Church Halls.	No Permitted Change
D2: Assembly & Leisure	Cinema, Concert Hall, Bingo Hall, Dance Hall, Swimming Bath, Skating Rink, Gymnasium, or area for indoor or outdoor sports or recreations, not involving motor vehicles or firearms.	No Permitted Change
Not in any use class (Sui-Generis*)	A use on its own, for which any change of use will require planning permission. Includes, Theatres, Nightclubs, Retail Warehouse Clubs, Amusement Arcades, Laundrettes, Petrol Filling Stations and Motor Car Showrooms.	No Permitted Change
	Casinos - following declassification planning permission is needed for any premises, including D2 premises, to undergo a material change of use to a casino.	D2

* Where uses do not fall within the four main use classes they are classified as sui-generis. We have provided examples of some sui-generis uses but this list is not exhaustive. (Consult April 2008)

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