Home Condition Survey

Helping you make the right decision about your new home

17, Tickford Street
NEWPORT PAGNELL
MK6 5NA

Report Reference No: 5681909
Produced for: Mrs S Knight
Date: 27-Nov-2015
Surveyor: Mrs Carolyn Clay

Introduction

When you buy a home it is sensible to have an independent report on the condition of the property.

This Home Condition Survey is produced by a surveyor who is a member of the SAVA HCS Scheme. The surveyor provides an objective opinion about the condition of the property at the time of inspection.

The Home Condition Survey is in a standard format and is based on the following terms which set out what you should expect of both the surveyor and the Home Condition Survey. Neither you nor the surveyor can amend these terms for the survey to be covered by SAVA. The surveyor may provide you with other services, but these will not be covered by these terms nor by SAVA and so must be covered by a separate contract.

SAVA exists to ensure a fair and professional service to the consumer. To be a member of SAVA and produce Home Condition Surveys, the surveyor has to:

- *Pass an assessment of skills, in line with National Occupational Standards*
- *Hold the Diploma in Home Inspection or equivalent*
- *Have insurance that provides cover if found negligent*
- *Follow the inspection standards and code of conduct set by SAVA*
- *Lodge all reports with the central SAVA register for regular monitoring of competence*
- *Have a complaints procedure which includes an escalation route to SAVA*
- *Participate in a Criminal Records check*

SAVA will revoke membership if a surveyor fails to maintain the expected professional or ethical standards.

What this report tells you

The aim of the report is to tell you about any defects and to help you make an informed decision on whether to go ahead and buy the property. This report tells you:

- About the construction and condition of the home on the date it was inspected
- Whether more enquiries or investigations are needed before you buy the property
- The Reinstatement Cost for insurance purposes

A Building Reinstatement Cost is the estimated cost of completely rebuilding the property based on information from the Building Cost Information Service (BCIS), which is approved by the Association of British Insurers. It is based on building and other related costs but does not include the value of the land the home is built on.

It is not a valuation of the property.

The report applies '**condition ratings**' to the major parts of the main building (it does not give condition ratings to outbuildings or landscaping).

The property is broken down into separate parts or elements and each element is given a condition rating 1, 2, 3 or NI (Not inspected).

Condition rating definition
The surveyor gives each part of the structure of the main building a condition rating to make the report easy to follow. The condition ratings are as follows:

Condition Rating 1
No repair is currently needed. Normal maintenance must be carried out.

Condition Rating 2
Repairs or replacements are needed but the surveyor does not consider these to be serious or urgent.

Condition Rating 3
These are defects which are either serious and/or require urgent repair or replacement or where the surveyor feels that further investigation is required (for instance where he/she has reason to believe repair work is needed but an invasive investigation is required to confirm this). A serious defect is one which could lead to rapid deterioration in the property or one which is likely to cost more than 2.5% of the reinstatement cost to put right. ***You may wish to obtain quotes for additional work where a condition rating 3 is given, prior to exchange of contract.***

NI Not Inspected
Not inspected (see "How the inspection is carried out").

X Not Present at Property
This feature is not present at the property.

What this report does not tell you

- This report does not tell you the value of your home or cover matters that will be considered when a valuation is provided, such as the area the home is in or the availability of public transport or facilities
- The report does not give advice on the cost of any repair work or the types of repair which should be used
- Domestic properties are not covered by the Control of Asbestos Regulations 2006, and the surveyor will not carry out an asbestos survey of any part of the building, nor will he/she take samples of suspect materials. However, the common areas of blocks of flats and apartments are covered by the Regulations, and are normally the responsibility of the managing agent or residents' association. The regulations require those responsible for the building to assess the common areas for the presence of asbestos and to establish a plan to manage any asbestos containing materials present. The surveyor will assume that such a plan exists and that those responsible have taken adequate steps to assure the safety of residents. It is the responsibility of the prospective purchaser of the property to ensure that this process has been completed
- If you need advice on subjects that are not covered by the Home Condition Survey, you must arrange for it to be provided separately

What is inspected?

The surveyor undertakes a visual inspection of the inside and outside of the main building and all permanent outbuildings. The surveyor also inspects the parts of the gas, electricity, water and drainage services that can be seen but will not test the services.

What is SAVA

All surveyors who offer the SAVA Home Condition Survey must be members of SAVA.

To join SAVA, the surveyor must demonstrate they hold the Home Inspector Diploma or equivalent; have a valid Criminal Records check and must also pass other stringent background checks to ensure their suitability for this important role.

Once they are members, surveyors are regularly audited, properly insured and their work is subject to a robust consumer redress scheme.

How the Inspection is carried out

When the property is inspected it does not belong to you, the client, but to the seller, so the inspection is visual and non-invasive.

This means that inside the surveyor does not take up carpets, floor coverings or floorboards, move heavy furniture or remove contents of cupboards. Also, the surveyor does not remove secured panels or undo electrical fittings. The surveyor will inspect the roof structure from inside the roof space where it is safe to access and move around the roof space, but will not lift any insulation material or move stored goods or other contents.

The surveyor will check for damp in vulnerable areas using a moisture meter and examine floor surfaces and under floor voids, (but will not move furniture or floor coverings to do so). Sensitivity to noise is very subjective so the surveyor will not comment on sound insulation or noise of any sort.

The surveyor will inspect roofs, chimneys and other outside surfaces from ground level within the boundaries of the property with the aid of binoculars, or from neighbouring public property, or using a ladder where it is safe to do so and the height is no more than 3m above a flat surface.

Where there is any risk of damaging the fabric of the property, the surveyor will limit the inspection accordingly but will note this in the report.

The surveyor will state at the start of sections D, E and F of the report if it was not possible to inspect any parts of the home that are normally reported on. If the surveyor is concerned about these parts, the report will tell you about any further investigations that are needed. The surveyor does not provide quotes on the cost of any work to correct defects or comment on how repairs should be carried out.

Full address and postcode of the property surveyed	17, Tickford Street NEWPORT PAGNELL MK6 5NA	
Surveyor's name	Mrs Carolyn Clay	
Report reference number	5681909	
Company/organisation name	Oakwood Property Surveys Ltd	
Company address and postcode	20 Langerstone Lane, Tattenhoe, Milton Keynes, MK4 3BZ	
Company contact details	**Email**	info@oakwoodps.co.uk
	Telephone	01908 526886
Date of inspection	27-Nov-2015	

Summary

Type of property	The property is an end-terrace house.
Tenure (legal advisor to check)	Freehold
Approximate year when property was built	1900
Approximate year the kitchen was built	1960
Weather conditions at the time of inspection	The weather at the time of the inspection was wet.
The condition of the property when inspected	The property was vacant, unfurnished and habitable.
Is the property subject to special planning restrictions?	No.

Front Elevation

Rear Elevation

Summary of Accommodation

Storey	Living rooms	Bed rooms	Bath or shower	Separate toilet	Kitchen	Utility room(s)	Conser-vatory	Other room(s)	Name(s) of other room(s)
First		2							
Ground	1		1		1	1			
TOTALS	1	2	1	0	1	1	0	0	-
Gross internal floor area in square metres 94m²									

Reinstatement cost

Reinstatement Cost	£ 170000	**Note:** This reinstatement cost is the estimated cost of completely rebuilding the property based on information from BCIS, a service which provides building cost information and which is approved by the Association of British Insurers. It represents the sum at which the home should be insured against fire and other risks. It is based on building and other related costs **and does not include the value of the land the home is built on.** It does not include leisure facilities such as swimming pools and tennis courts. The figure should be reviewed regularly as building costs change. **Importantly, it is not a valuation of the property.** It is not possible to use BCIS to calculate the reinstatement cost of all homes; for instance if the property is very large, historic, contains special features or is of unusual construction or design. In such cases BCIS has insufficient data to generate a reinstatement cost and you will need to employ a specialist to calculate the reinstatement cost. **In such circumstances no cost figure is provided and the report will indicate that a specialist is needed.**

Summary of Condition Ratings

Note: A condition rating 3 does not indicate that you should not buy the property. These are defects which are either serious and/or require urgent repair or replacement or where the surveyor feels that further investigation is required. You may wish to obtain quotes for additional work where a condition rating 3 is given, prior to exchange of contract. Please refer to page 2 for the definitions of condition ratings. (Note: X indicates this feature is not present at the property)

Section of the Report	Part No	Name	Identifier (if more than one)	Rating
D: Outside	D1	Chimneys and flues		3
	D2	Roof coverings	Flat roof to kitchen	3
	D2	Roof coverings	Pitched roof	2
	D2	Roof coverings	Bay roof	1
	D3	Rainwater pipes & gutters		2
	D4	Above ground waste & soil pipes		1
	D5	Main walls (including claddings)	Main house	3
	D5	Main walls (including claddings)	Gable wall	3
	D5	Main walls (including claddings)	Rear extension	2
	D6	Windows	Veluxes	3
	D6	Windows		1
	D7	Outside doors (incl. patio doors)	Front door	3
	D7	Outside doors (incl. patio doors)	Rear door	1
	D8	Other external woodwork etc		2
	D9	Outside decoration		2
	D10	Other outside detail		X
	D11	Conservatories		X
	D12	Porches		X
E: Inside	E1	Roof structure		NI
	E2	Ceilings		1
	E3	Inside walls, partitions & plasterwork	Internal walls	3
	E3	Inside walls, partitions & plasterwork	Party walls	3
	E4	Floors		1
	E5	Fireplaces & chimney breasts	Chimney breasts	3
	E5	Fireplaces & chimney breasts	Fireplaces	1
	E6	Built-in fittings		1
	E7	Inside woodwork	Internal doors	2
	E7	Inside woodwork	Other woodwork	1
	E8	Bathroom fittings		2
	E9	Other issues	Decoration	1
F: Services	F1	Electricity		3
	F2	Gas		3
	F3	Oil		X
	F4	Water		1
	F5	Heating		3
	F6	Drainage		NI

General Description

A short general description of the construction (main walls, roof, floors, windows)	The property is an end-terraced, two storey house built around 1900. This is constructed of solid brick walls with a slate roof. The roof space has been converted into bedrooms at some point. An extension was added to the rear to provide a kitchen. The age is unknown but thought to be in the 1950's or 60's. This is constructed of cavity walls supporting a flat roof. The ground floor is all of solid concrete construction. The upper floors are of timber being of boards supported by joists. The windows have been replaced with uPVC-framed, double-glazed units.

Summary of mains services	**Drainage**	A mains drainage system is present.
	Gas	A mains gas supply is connected.
	Electricity	A mains electricity supply is connected.
	Water	A mains water supply is connected.

Renewables	There are no renewables at the property.

Central heating	A wall-mounted Worcester-Bosch gas-fired, condensing, combi boiler is located in the kitchen. The boiler feeds a radiator system throughout the house as well as providing the domestic hot water on demand.	
Boiler	**Manufacturer**	
	Model Name	Worcester
	Model Qualifier	24i junior
	Model Identity No.	010243
	First manufactured	2005
	Last manufactured	current
	Efficiency	89.1%
	Type	Condensing Combi
	Fuel	Gas
	Mounting	Wall
	Flue	Room-sealed
	Pilot	No permanent pilot

Boiler efficiency, which is normally expressed as a percentage, is taken from the SEDBUK index. This index, which was developed under the UK Government's Energy Efficiency Best Practice Programme with the help of boiler manufacturers, enables you to fairly compare different models of boiler.

The efficiency is calculated using standard laboratory tests and is stated as 'SAP 2005' or 'SAP 2009', depending on which calculation methodology was used. 'SAP' stands for standard Assessment Procedure, and describes how the boiler efficiency is measured. Traditionally, conventional boilers ranged from around 66-81% efficient, while condensing boilers were between 85% and 91% efficient (SAP 2005). Since October 2010 only boilers that are 88% or more efficient can be installed in homes and most modern boilers are between 88% and 89.7% efficient.

While the age and type of boiler affects how efficient it is the performance is not entirely dictated by the product itself. If the system is poorly designed or has inadequate controls the boiler will not perform as well as it could. Therefore it is important to remember that the information here just tells you about the boiler efficiency.

According to the Energy Saving Trust, if everyone in the UK installed a high efficiency condensing boiler with full sets of heating controls, we would save enough energy to heat nearly 1.9 million homes for a whole year and save around 6.7 million tonnes of CO2. However, you will not see a significant reduction in your gas bills when you replace a boiler that is only 88% efficient with one that is 98.7% efficient. The biggest savings can be made by replacing an old inefficient boiler with a new one.

You can find more information about the energy efficiency of this home in the Energy Performance Certificate (EPC). All sellers must have a current EPC and you should ask to have a look at it.

Outside facilities	There are no driveways at the property. There is a small shingled garden to the front of the property. There is a garden to the rear of the property which is overgrown. There are no permanent outbuildings. All roads and footpaths are made up unless otherwise stated.

Summary of Structural Movement

There is no evidence of structural movement.

The property is situated in an area in which the sub-soil may include shrinkable clay. There are a number of trees located close enough to the property to cause possible damage.

Summary of Dampness

Materials in all buildings retain an ambient moisture level throughout their life.

An electrical resistance meter is used to determine whether the dampness level is at an acceptable level or unreasonably high giving rise to the prospect of damage to the fabric of the structure.

The location of a damp proof course was not identified but if it is present it is likely that it was originally of slate. Subsequent remedial works have been undertaken to the side elevation which involved the insertion of a chemical dpc. This would have necessitated the issue of a warranty but it is likely that this no longer valid, being time-expired.

The inspection revealed rising dampness to most of the original walls on the ground floor.

Penetrating dampness was found in the chimney breasts and areas of the external walls.

See Sections D1, D5, E3 and E5 for further information.

Bedroom 1 - damp by window

Lounge bay and party wall with rising damp

Lounge - rising damp to internal and party walls

Bathroom - damp in the party wall and chimney breast

Kitchen - damp in original external wall

Rear 2nd floor bedroom - damp in chimney breast

First floor rear wall - medium levels of damp detected

Lounge side wall - area of damp

Further Investigations

If the surveyor is particularly concerned about any issues and recommends further investigation prior to exchange of contract, they are identified here.

Recommended investigation of defects seen or suspected:	• damp throughout the property • electrical installation • gas installation

Issues for Legal Advisors

The surveyor is not a legal adviser and may not have seen any or all legal documents relating to the property. This is a job for your legal adviser or conveyancer.
However, during the inspection the surveyor may identify issues that need legal clarification or further investigation. Please pass a copy of this report to your legal adviser at the earliest opportunity.

Roads and footpaths	No specific issue was noted by the surveyor.
Drainage	No specific issue was noted by the surveyor.
Water	No specific issue was noted by the surveyor.
Drains	No specific issue was noted by the surveyor.
Planning and other permissions needed	No specific issue was noted by the surveyor.

Freehold owner consents	No specific issue was noted by the surveyor.
Flying freeholds	No specific issue was noted by the surveyor.
Mining	No specific issue was noted by the surveyor.
Rights of way	No specific issue was noted by the surveyor.
Boundaries (including party walls)	Boundaries - I could not determine from the fence style which boundaries the property owner is responsible for. There is a gate to the rear rhs of the property but the legal rights to rear access to the property should be confirmed.

Easements	No specific issue was noted by the surveyor.
Repairs to shared parts	No specific issue was noted by the surveyor.
Previous structural repairs	I understand that replacement of the flat roof has been carried out to part of the property and is under warranty or guarantee. I understand that installation of double glazing has been carried out to part of the property and is under warranty or guarantee. I understand that extra support to the main roof has been carried out to part of the property and is under warranty or guarantee.
New building warranties	No specific issue was noted by the surveyor.
Building insurance (ongoing claims)	No specific issue was noted by the surveyor.

Tree preservation orders	No specific issue was noted by the surveyor.
Property let	No specific issue was noted by the surveyor.
Rights of Way	Rights may be held by other people over this property. This includes any neighbours whose services pipes and cables may cross the land, Statutory Authorities whose cables and pipes cross the land, and overhanging features such as eaves, gutters and downpipes. You may also hold similar rights over neighbouring land.
Environment	Investigations revealed that that the property is within 500m of a flood plain and land that has a history of industrial use. There was no evidence of features in the area which would be likely to be detrimental to your purchase but you are urged to visit the area at varying times to ensure that there are no aspects which you find disturbing.

Property Risks

Risks to the building and grounds:

Contamination	The property is understood to be situated on an area of land that may be affected by contamination. **Note:** Contaminated land is land which may have potentially hazardous substances in or under it. This is usually associated with historic industrial activities such as mining or waste disposal but could also be due to agricultural use or accidental spillage. Contamination can also occur naturally as result of the geology of the area. The presence of contamination does not necessarily mean that there is a problem. The effects on human health and on the environment will depend on the type and amount of contaminant involved. More information can be found on the Environment Agency website www.environment-agency.gov.uk
Flooding	The property is situated on an area where there is a high risk of river flooding.
Trees and vegetation	The property was inspected from within its boundaries and the public path/road. The garden is extremely overgrown and it was not possible to inspect the whole of the garden or neighbouring properties for any plants that you should be aware of.

Risks to People

This section covers defects that need repair or replacing, as well as issues that have existed for a long time and do not meet modern standards, but cannot reasonably be changed. These may present a risk or hazard to occupiers or visitors. If the risks affect a specific element they will also be reported against that element.

Escape windows	The lack of windows that are easy to escape from on the second floor increases the risk of being trapped in the event of a fire.
Attached garage	No specific issue was noted by the surveyor.
Fire doors	The lack of fire doors at the property increases the risk of being trapped in the event of a fire.
Safety glass	No specific issue was noted by the surveyor.

Lead pipes	No specific issue was noted by the surveyor.
Radon gas	No specific issue was noted by the surveyor.
Gas	No specific issue was noted by the surveyor.
Handrails	No specific issue was noted by the surveyor.

Asbestos	No specific issue was noted by the surveyor.
Unsafe fittings	No specific issue was noted by the surveyor.
Recent testing	There is no evidence to confirm the recent testing and / or servicing of the gas appliances and electrical installation. Failure to test the services increases the safety risk.
Inappropriate living	No specific issue was noted by the surveyor.

Stairs and guarding	The stairs are steeper than current guidelines but typical of the age of the property. Care should be taken when using the stairs.
Insect nests	No specific issue was noted by the surveyor.
Smoke detector	No specific issue was noted by the surveyor.
Roof space partition	No specific issue was noted by the surveyor.
Vermin	No specific issue was noted by the surveyor.
Lead paint	No specific issue was noted by the surveyor.
Ponds and garden features	No specific issue was noted by the surveyor.

Balustrade	The gap between the balustrade to the second set of stairs is larger than the 100mm recommended for safety reasons. Care should be taken that young children do not get stuck. See Section E7.

	Description and Justification for Rating and any comments	Condition Rating
D1. Chimneys and flues	The main chimney stack is located at the apex of the party wall. It is built in brick and the flashings [weather seal between the vertical brickwork and the roof surface] are formed in cement fillet. Some of the bricks have been damaged by frost (spalled) and the pointing is missing in some areas. The cement flashing has several cracks and needs replacing with lead. High moisture readings were found on the rear chimney breast internally is due to rainwater seeping through the weak points of the chimney stack. See Summary of Dampness and Section E5.	3
D2. Roof coverings **Pitched roof**	The main roof cladding is of natural slate. The ridge tiles are in concrete and bedded in mortar. They are the original roof covering. The roof structure is not square and dips slightly but this is typical of this age of property and appears to be historical. An additional roof support has been installed to the front elevation. See Section D5. The pitch of the roof is acceptable for the tile type and exposure. The slates are displaying signs of delaminating and repair and overhaul is advisable. There is also a slipped tile to the front and several chipped tiles which need to be replaced to avoid water accessing the bedrooms on the second floor. Repair or replacement is required but this is not considered serious or urgent.	2
D2. Roof coverings **Flat roof to kitchen**	The flat roof is covered with GRP. This has been replaced recently and guarantees should be requested. The flat roof covering has an inadequate slope. There should be a slight fall to allow rainwater to drain into the gutters. This is not occurring and rainwater was pooling on the roof. The roof replacement has not been finished at the left hand side. The edge has not been sealed and there is a gap which will allow the weather to penetrate between the roof finish and the ceiling causing penetrating damp. Although no damp was found during the inspection this is considered serious and in need of urgent repair.	3
D2. Roof coverings **Bay roof**	The bay roof is flat and covered with built-up mineral felt. This has been recently repainted and no defects were seen. However mineral felt has a limited life span and it is likely that this roof will need replacing in the near future. No repair is presently required. Normal maintenance must be undertaken.	1

Flat roof to kitchen - rainwater is pooling

Flat roof - gap can be seen where edge isn't finished

D3. Rainwater pipes & gutters	The original gutters and downpipes have been replaced with PVC and are supported by plastic brackets fixed to the fascia boards. The front gutter joint is leaking and the gutter is out of alignment at this point. Some repairs or replacements are required but these are not considered serious or urgent.	2
D4. Above ground waste & soil pipes	The above ground waste water pipes are PVC. There is a cage correctly fitted to the soil vent pipe. No repair is presently required. Normal maintenance must be undertaken.	1
D5. Main walls (including claddings) **Main house**	External walls are formed in 225mm (9") solid brickwork and finished internally with plaster. Lintels (above any openings), to the front elevation are formed in stone. At the rear they are probably in timber behind the brickwork. Walls must be protected from the effects of excessive moisture such as from leaking pipes or driving rain. This is done by maintaining the brickwork and pointing in good condition. Some of the brickwork is suffering from frost attack [spalling] and the pointing is weak/missing in places and repairs are required. The location of a damp proof course was not identified but if it is present it is likely that it was originally of slate. Subsequent remedial works have been undertaken to the side elevation which involved the insertion of a chemical dpc. This would have necessitated the issue of a warranty but it is likely that this no longer valid, being time-expired. The inspection revealed rising damp to the bay walls and part of the side elevation where the damp course has failed. There are also high moisture readings to a large part of the first floor rear wall, and areas in the front and side elevations, where water has penetrated through the brick work. See Summary of Dampness. Further investigation is recommended by a damp specialist.	3

D5. Main walls (including claddings) **Rear extension**	External walls are of 275mm (11") cavity construction with facing brickwork to the outer leaf and blockwork to the inner leaf kept in position with wall ties. The lintel above the door and window is concrete. There is no evidence that the walls are insulated and retro fit insulation should be injected into the cavity to improve thermal efficiency. The pointing is missing in several areas and there is a hole around the kitchen sink waste pipe. The rear wall looks damp and it is thought vegetation had been growing against the wall. Moisture readings were taken and were at a normal level. Some repairs are required to the brickwork/mortar but these are not considered serious or urgent.	**2**

D5. Main walls (including claddings) **Gable wall**	The gable (side) wall is leaning out slightly at the top. The roof space was been converted into living space historically and the roof structure altered to allow these rooms. It is unlikely that this work was done under supervision of building control due to its age. There is evidence that a new structural beam has been installed since 2013 to support the front pitch of the roof and hold the gable wall in. Further investigation is required regarding the actual works carried out and whether they are sufficient to stop any further movement. The works should be checked by a Structural Engineer.	**3**

Gable wall - leaning out slightly at top

Side elevation wall - injected dpc

Kitchen rear wall - mortar missing

Rear wall - brickwork looks damp

D6. Windows	Windows are formed in uPVC, set in the surrounding brickwork and double glazed. The front windows are sash windows in keeping with the surrounding area and appear to have been recently replaced. Guarantees should be available for these. The rear windows are casement windows and open sufficiently to allow exit in the case of a fire. There was no evidence of failure of the seals of the double glazing which would be displayed as condensation or misting between the glazing panes. No repair is presently required. Normal maintenance must be undertaken.	1
D6. Windows **Veluxes**	The windows (veluxes) in the roof slopes are timber framed and are double glazed. The front velux appears to be crooked but this has been retrofitted between the roof timbers and the positioning would have been restricted. The sealed glazing unit to the front velux has failed causing misting. It is also very stiff and I couldn't open it properly. This should be investigated further. Due to the position of the roof windows it would not be possible to exit the second floor in the case of fire. This is a serious health and safety risk, see Section C.	3

Front velux - misting in unit

D7. Outside doors (incl. patio doors) **Front door**	The front door is formed in hardwood with a decorative sealed double glazed unit and set in a hardwood surround. The operation of the doors and their locking mechanisms is satisfactorily, however, as you will be unaware of who may hold keys to the property, it would be a sensible idea to change the external locks. The door has swollen in its frame and is very difficult to open from the inside. This should be repaired before anyone moves into the property for safety reasons.	3
D7. Outside doors (incl. patio doors) **Rear door**	The rear door is uPVC with a sealed double glazed unit set in a PVC surround. The door is in an acceptable condition. No repair is presently required.	1

Front door will not close without force

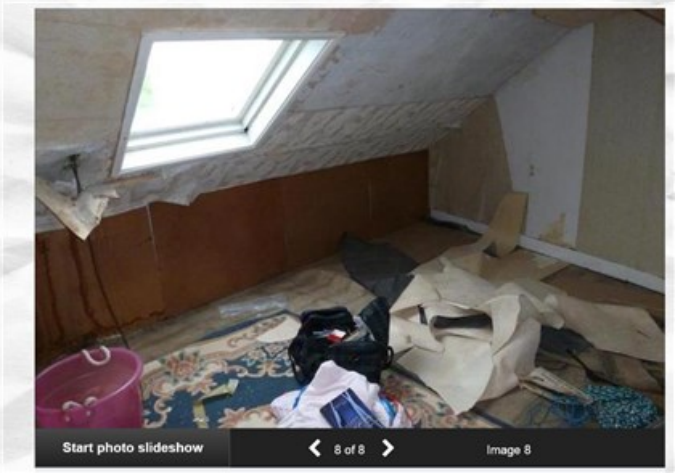
D8. Other external woodwork etc	Fascias [facing boards to which the gutters are attached], and the bargeboards [timbers which edge the gable of the roof] appear to be the original softwood timber. The top of the bay window is also timber. There was no evidence of significant rot to any parts from the ground but it is likely that the tops of the facia boards are rotting due to age.	**2**

D9. Outside decoration	All external timbers are painted and so is the front stone window cill and bay roof. Some of the paintwork is flaking and requires renewing. Although this is not considered serious or urgent the timber should be repainted to protect the timbers from rot.	**2**

Top of bay window

I could not inspect the roof structure because this has been converted into living space and the roof structure is covered with plasterboard. It is not thought building regulations were applied at the time of conversion. See Section D5.

	Description and Justification for Rating and any comments	Condition Rating
E1. Roof structure	This has been converted into living space and the roof structure is covered with plasterboard. It is not thought building regulations were applied at the time of conversion. See Section D5.	NI



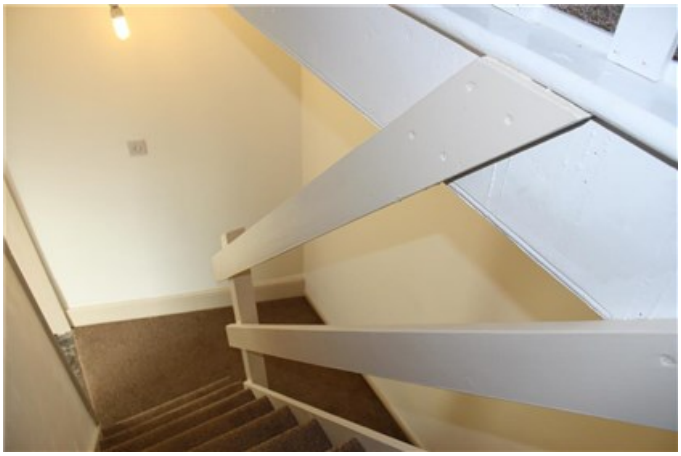
Historic photo of front roof room - no beam


Photo of front roof room - new beam

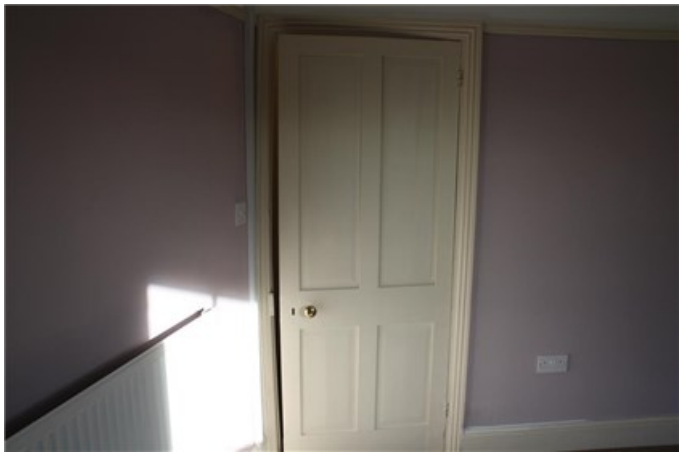
E2. Ceilings	All the ceilings appear to have been recently plastered. Ceilings are in acceptable condition and no repair is presently required.	1
E3. Inside walls, partitions & plasterwork **Internal walls**	Brick has been used to form the original internal walls, both loadbearing and non-loadbearing. These have recently been plastered. The bathroom and Utility area have been formed with studwork covered with skimmed plasterboard. The bedroom on the 2nd floor has been formed with wood panelling. There are minor cracks in a few places. This is common with this type of construction and not significant of any underlying defect. High moisture readings were detected to the solid internal walls on the ground floor, at low level. This includes the lounge internal wall and the original rear wall of the property (now the kitchen wall). High readings at this level indicate rising damp and a failure of the damp proof course. High readings were also found on the external walls at a number of places. See Summary of Dampness and Section D5. Further advice should be obtained from a damp specialist.	3
E3. Inside walls, partitions & plasterwork **Party walls**	Solid brick has been used to form the party walls (walls adjoining the neighbouring property). These have been plastered recently. High moisture readings were detected to the party walls at low level in most of the wall where readings could be taken. High readings to at this level indicate rising damp and a failure of the damp proof course. See Summary of Dampness. Further advice should be obtained from a damp specialist.	3

E4. **Floors**	The ground floor is of solid concrete construction. The upper floors are formed in timber with boards on softwood joists. The kitchen floor is springy at the hall end but I believe this is due to badly fitted vinyl. All the other floors are in good order and no defects were identified. However, the inspection was severely restricted by the presence of carpets, and other floor coverings.	1
E5. **Fireplaces & chimney breasts** **Chimney breasts**	Brick has been used to form the 2 chimney breasts which split from the chimney stack. Some of the fireplaces have been removed and the openings blocked. However, the chimney breasts need to be ventilated to prevent a build-up of condensation within the flue which can leach out through the brickwork. High moisture readings were detected to the rear chimney breast at second floor and ground floor levels. High moisture readings were detected to a small area of the front chimney breast at ground level. There is some damage to the chimney stack and it is likely water is penetrating the brickwork and causing the damp internally. See Summary of Dampness and Section D1. Further advice should be obtained from a damp specialist.	3
E5. **Fireplaces & chimney breasts** **Fireplaces**	Fireplaces remain in the lounge and the first floor front bedroom. The fireplaces are inadequately ventilated. I have not carried out a smoke test of the chimneys as this is beyond the scope of this inspection. Before any open fire is lit you should seek the advice of a HETAS approved chimney sweep. (for more information see the HETAS website at www.hetas.co.uk/find-chimney-sweep/).	1
E6. **Built-in fittings**	The kitchen and utility room fittings are modern and have been fitted in the last couple of years. There is a mixture of base and wall units, a gas hob and integrated oven. No repair is presently required. Normal maintenance must be undertaken.	1
E7. **Inside woodwork** **Internal doors**	All the doors are panelled and are of the original style. Most of the doors do not have any door furniture or catches and therefore can not be closed. The first floor front bedroom door does not fit the frame, there is a large gap and the door needs to be replaced as it is too small. As this is a 3 storey property the doors to all bedrooms and living spaces should be fire doors according to current building regulations but they are not. See Section C. Some repairs or replacements are required.	2

E7. **Inside woodwork** **Other woodwork**	The internal woodwork includes such items as: frames, skirting, banisters and staircases. The staircase did not give any cause for concern although the inspection was restricted by carpeting on the top and plasterboard cladding on the underside. The staircase is steep and care should be taken. See Section C. The gap between the balusters on the stairs to the second floor is larger than 100mm required by current building regulations. However at the time of installation this would have complied with legislation. See Section C. All other woodwork is in average condition. No repair is presently required. Normal maintenance must be undertaken.	1



Stairs to 2nd floor - gap is too wide



Front bedroom door - too small for frame

E8. **Bathroom fittings**	The bathroom contains a bath, basin and WC. They are replacements for the original suite. Sealant is inserted along the edges of the fittings to prevent water flowing behind the units resulting in rot and must be carefully maintained. The sealant is missing around the bath and this should be finished before the bath is used to stop water getting underneath. The WC base has been sealed with mastic to the floor but it has not been bolted down. This is required to stop the WC moving over time.	2

Sealant missing around bath

E9. **Other issues** **Decoration**	The ceilings, walls and woodwork have all been painted. The walls in the kitchen and bathroom have been partly clad with tiles (please note that the moisture meter does not work accurately through tiles and therefore any trapped moisture may not be detected). No repair is presently required. Normal maintenance must be undertaken.	1

The services are generally hidden. Only the visible parts will be inspected and the surveyor does not carry out specialist tests, so the surveyor cannot comment on how efficiently the services work or if they meet modern standards. Domestic appliances are not included.

I could not inspect the drainage because it was not possible to lift the access cover as it is cast iron and too heavy.

	Description and Justification for Rating and any comments	Condition Rating
F1. Electricity	The property is connected to the main electricity supply and the meter is located at the base of the stairs, at high level. The consumer unit [fuse box] is a modern RCD unit which has been fitted in the last few years. Power sockets are provided on a ring main and lighting is provided to every room. I believe that the electrics have been replaced recently and therefore a Part P certificate should be available. However, I did not see a test certificate and the absence of such a test certificate is a hazard [see Section C] and necessitates the imposition of a Condition 3 Rating.	3

Ideally, a property offered for sale should have a valid and current electrical safety certificate which shows that the electrics continue to uphold the national safety standard.

If the seller does not supply a valid and current electrical safety certificate the surveyor will automatically give the electricity system a Condition Rating 3. In that instance, either you or the seller should get a qualified electrician to test the electricity system–ideally before exchange of contracts but certainly before you move in. You can find a registered qualified electrician by searching the Electrical Safety Council's website http://www.esc.org.uk/public/find-an-electrician/

It is better to be safe than sorry. Electricity is dangerous and poorly maintained, installed or damaged electricity supplies can put you at risk from electric shocks and fires.

Electric meter and consumer unit

The Gas Safe Register is the official gas registration body for the United Kingdom, and by law all gas engineers must be on the register. When a Gas Safe registered engineer fits or services a gas appliance to see if it is working safely and that it meets the correct safety standards, they will often leave a report which explains what checks they did and when the appliance next needs servicing. This report may be issued as a 'gas safety record' or 'gas safety certificate'. The Gas Safe Register recommends that a gas safety check is done on all gas fittings and appliances every year.

Ideally, the seller should supply a current and valid gas safety record or certificate for all the gas appliances they will be leaving at the property. If the seller does not supply these documents the surveyor will automatically give the gas a Condition Rating 3. In that instance, either you or the seller should get a Gas Safe registered engineer to check the appliances, ideally before exchange of contracts but certainly before you move in. You can find a registered qualified gas engineer on the Gas Safe website

http://http://www.gassaferegister.co.uk

It is better to be safe than sorry. Badly fitted and poorly serviced appliances can cause gas leaks, fires, explosions and carbon monoxide poisoning.

F2. Gas	The property is connected to the main gas supply and the meter is in an external box. The service is provided to the kitchen. Gas services should be tested on a regular basis and a Gas Safe certificate issued. There is no evidence of recent inspection or testing and it is recommended that a test is undertaken prior to your making a legal commitment to purchase. The absence of a test certificate constitutes a hazard [see Section C] and necessitates the imposition of a Condition 3 Rating. The front cover to the gas box has broken and should be replaced.	3
F4. Water	The property is connected to the mains water supply. The internal stopcock is beneath the sink in the Kitchen. The incoming mains supply pipe is in copper. There is no hot or cold water stored within the property. No leaks were discovered from any pipework and the stopcock turned freely. No repair is presently required. Normal maintenance must be undertaken.	1
F5. Heating	Central heating is provided through a radiator system by a Worcester Bosch Greenstar 24i Junior condensing combi, wall mounted, gas-fired boiler located in the Kitchen. The fan assisted flue discharges through the external wall. The electronic controls are located in the kitchen. There is a wireless room thermostat and there are thermostatic radiator valves [TRVs] to most radiators. The central heating system was not operating during the inspection but no leaks were apparent. The boiler should be serviced annually and a service certificate provided, or, in the case of a new boiler a commissioning certificate should be presented to the owner. These were not available for inspection. The absence of such certificates necessitates the imposition of a Condition 3 Rating.	3
F6. Drainage	It was not possible to lift the access cover as it is cast iron and too heavy.	NI

	Description and comments

Outbuildings

Garages	There are no garages.
Permanent outbuildings	There are no permanent outbuildings.

Grounds

Grounds	The grounds are overgrown with brambles and weeds.

Rear garden

Rear garden - fence collapsed

Paved areas	There are small paved areas to the front and rear of the property. These are in an average condition.
Boundary and retaining walls	The fences are of timber construction. The fence to the right hand side is in a dilapidated condition and requires extensive repair. It was not possible to access the rear of the garden and boundaries as garden is overgrown.
Common (shared) areas	There are no common areas.

Name	Mrs Carolyn Clay	
Qualifications	Home Inspector, Domestic Energy Assessor, Commercial Energy Assessor Level 3 & 4, Public Buildings Assessor, BSc	
Address	20 Langerstone Lane, Tattenhoe, Milton Keynes, MK4 3BZ	
Contact details	**Email**	info@oakwoodps.co.uk
	Telephone	01908 526886
	Date of finalising the report	07-Dec-2015
Signature		

What to do if you have a complaint

If you have a complaint about this Home Condition Survey or the surveyor who carried it out you should follow the procedures set out below:-

- Ask the company or surveyor who provided the report to give you a copy of their complaints handling procedure. All surveyors must have a written procedure and make it available to you if you ask
- Follow the guidance given in the document, which includes how to make a formal complaint

You may ask the SAVA HCS Scheme to investigate the complaint directly if:-

- Your complaint involves an allegation of criminal activity, in which case SAVA will notify the Police
- The company fails to handle your complaint in line with its procedure
- You are not happy with how the surveyor has handled your complaint
- You have exhausted the company's complaints procedure and remain dissatisfied

SAVA
The National Energy Centre
Davy Avenue
Knowlhill
Milton Keynes MK5 8NA

Further investigations and obtaining quotes for work

If the surveyor was concerned about any part of the property (perhaps because it could not be inspected properly and there is a possible hidden defect) then they will have recommended further investigation. You should use an appropriately qualified person to undertake these investigations (for instance a plumber who is on the Gas Safe Register for anything to do with gas). The Government's web site **www.direct.gov.uk/en/HomeAndCommunity/Planning/index.htm** will give you useful information on this, plus planning consent and building regulations.

Some investigations may involve disturbing the current occupier, so you should discuss them with the home owner or agent as soon as you can.

Ideally, you should also get quotations for any work needed before you legally commit to buying a property as the cost of repairs may influence how much you are prepared to pay.

You should obtain written quotes from all the professionals and companies you are likely to use, such as architects, builders and package companies (such as loft converters and kitchen fitters). When getting quotations make sure that they cover both materials to be used and the labour, that the company providing the quote is properly insured and that they can provide recommendations from other people.

Doing the work

Not all the work needs to be done immediately. Some can be planned with alterations or other improvements that you are planning. The condition rating attributed will help you decide when to do the work.

Condition Rating 3 repairs are likely to be urgent and ideally should be done as soon as possible after you move in. Condition Rating 2 repairs can usually wait. It is difficult to say how long you should wait as extreme weather, for example, could cause rapid deterioration. Where an element is Condition Rating 2 but you do not plan to repair it immediately it should be regularly monitored to check that it is not getting worse.

Home condition survey

Before instructing a surveyor you should understand the “terms” under which the report is prepared so you have a clear understanding of the level of service you are buying. The “terms” of the report are set out below.

To confirm you understand the “terms” of the service, please sign two copies of this letter and return one to the surveyor. Please keep a copy for your own records.

Introduction and terms on which this report is prepared

When you buy a home it is recommended to have an independent report on the condition of the property. The Home Condition Survey is produced by a surveyor who is a member of the SAVA Scheme. The surveyor will provide an objective opinion about the condition of the property which you, as the buyer, will be able to rely on and use.

The surveyor

The surveyor is a member of the SAVA Scheme, which is operated by National Energy Services Ltd, and has passed an assessment of skills and holds one of the below:

- Level 4 Diploma in Home Inspection
- Level 6 Diploma in Residential Surveying and Valuation
- Associate/Member of RICS whose professional competency has been approved by SAVA.

In addition the surveyor will:

- have insurance the provides cover in the surveyor is negligent
- follow the scheme and product rules required by SAVA
- lodge the report on the SAVA register for regular monitoring of competence
- have a complaints procedure which includes an escalation route to SAVA
- have had a criminal records check undertaken

The inspection

The surveyor must follow the inspection standards and code of conduct set by SAVA. A copy of these can be found on **www.myhomeconditionsurvey.co.uk**.

The Home Condition Survey is in a standard format and is based on terms which set out what to expect of both the surveyor and the Home Condition Survey. Neither you nor the surveyor can amend these terms for the survey to be covered by the SAVA scheme. However, the surveyor may provide you with services beyond the report. These services are not covered by these terms nor by the Scheme and so must be covered by a separate contract.

What this report tells you

This report will provide you with the following information:

- The construction and condition of the property on the date of inspection
- Whether more enquiries or investigations are needed
- The reinstatement cost for insurance purposes derived from data supplied by the Building Cost Information Service (BCIS), except where:
    - the property is very large or historic
    - where it incorporates special features
    - if it is of an less usual construction not covered by BCIS data

In these circumstances a specialist would be needed to assess the reinstatement cost.

The main aim of this report is to inform you of:

- any serious defects or issues that may need attention and may affect your decision to buy the property
- areas that may require further investigation to prevent damage to the structure of the building
- matters that should be referred to your legal adviser for further investigation

The report applies “condition ratings” to the major parts of the main building. The report will not provide a condition rating to outbuildings. The condition rating applied will be; 1, 2, 3 or NI (not inspected - see “How the Inspection is carried out” below).

Condition rating definition

Condition Rating 1 - No repair is currently needed. Normal maintenance must be carried out.

Condition Rating 2 - Repairs or replacements are needed but the surveyor does not consider these to be serious or urgent.

Condition Rating 3 - These are defects which are serious and/or require urgent repair/replacement or where the surveyor feels that further investigation is required. For example, where the surveyor has reason to believe a repair work may needed but an invasive investigation is required to confirmation. A serious defect is one which could lead to rapid deterioration in the property or one which is likely to cost more than 2.5% of the reinstatement cost to put right.

You may wish to obtain quotes for additional work prior to exchange of contract where a condition rating 2 or 3 is given.

What this report will not tell you

This report will not tell you about:

- the value of the property
- matters that might affect value (such as the location of the property or the availability of public transport and other facilities)
- any minor defects that would not normally effect your decision to buy
- how to undertake any repairs to remedy any defects or deficiencies
- the cost of any repair work
- the efficiency of any services installed or any features that could only be effectively monitored over a longer period of time

If you need advice on subjects that are not covered by the Home Condition Survey, this must be arranged separately.
The report is not an asbestos inspection under the Control of Asbestos Regulations 2012.

What, when and how the inspection is carried out?

You should understand that when the surveyor carries out the inspection the property does not belong to you, but to a third party. The surveyor undertakes a full visual and non invasive inspection (including loft spaces, cellars, all where the access is safe). The surveyor will look at the inside and outside of the main building, all permanent outbuildings, grounds and areas in common or shared use and the parts of the gas, electricity, water and drainage services that can be seen.
The surveyor will carry out the inspection from all vantage points possible, but cannot:

- report on leisure facilities or equipment
- report on temporary outbuildings
- trespass on adjacent private property
- walk on any sort of roof
- access areas that are more than 3m above the floor level – such features will be inspected from ground level or from a vantage point within the building
- take up or move carpets, floor coverings, floorboards or insulation etc.
- move heavy furniture or remove contents of cupboards
- move smaller items of furniture etc. without the express consent of the occupier
- force open or remove secure panels or the fabric of the building
- undertake a specialist test of any of the services, although where possible they will be observed in normal operation, or turn on any services that are not connected at the time of the inspection. The surveyor cannot comment on the efficiency of any services or renewable installations (such as photovoltaic panels)
- comment on sound insulation or noise of any sort

The surveyor will curtail the inspection if he/she feels it unsafe to continue for any reason (including the risk of damage to the property itself, risks to any occupiers or visitors and risks to the safety of the surveyor etc.)
The surveyor will check for damp in vulnerable areas using a moisture meter.

Flats

The surveyor will carry out a non invasive inspection at the level of detail set out above for the main walls and roof over the flat. The surveyor inspects the shared access to the flat and the area where car parking or the garage for the flat are located. The surveyor will not:

- inspect the rest of the block to this level of detail
- inspect shared areas or services to other flats in the block
- access the roof space unless the access is within the flat and subject to the restrictions outlined above
- comment on shared drains, fire or security alarms
- comment on any terms of the lease

Property risks

The surveyor assumes that the home is not built with nor contains hazardous material and is not built on contaminated land. However, if any materials are found during the inspection which may contain hazardous substances, if anything is indentified which may damage the property or if the surveyor finds evidence to suggest any contamination of the land this will be reported and you may wish to seek further advice.

Risks to people

The surveyor will report on matters that may have existed for a long time and cannot reasonably be replaced or modified but may still, in the opinion of the surveyor, present a risk to occupiers of visitors.

Your rights and responsibilites

The report is for you to use and your legal advisor to use but the surveyor accepts not liability if you or anyone else chooses to pass this report to someone else.
Upon instructing the surveyor you have a 14 day cooling off period; however, if you request that the surveyor carry out the inspection during this 14 day period, you will be liable to pay the full fee.

Home Condition Survey

factsheet

Solid Wall Insulation

Why solid wall insulation?

If you live in a home with solid, un-insulated walls, up to 45% of the heat is escaping through the walls; this is almost half of the heat loss that may occur in an un-insulated home. Insulating your solid walls will dramatically prevent heat loss in winter and also reduce heat gain in summer. It will save you money by lowering you heating costs and reduce CO_2 emissions.

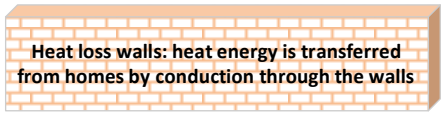
Solid wall properties (or properties with cavity walls that cannot be filled) tend to be more difficult and expensive to improve in terms of adequate insulation and heating. However, it can have a number of benefits:

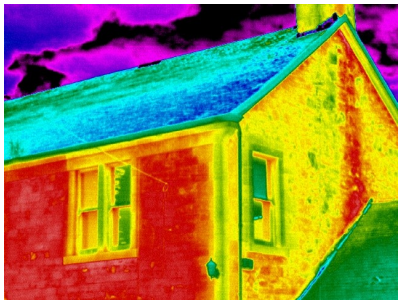
- Increased warmth and comfort
- Lower fuel bills
- Reduced maintenance
- Reduced problems with condensation, damp and mould growth
- Increased value of property

How does it work?

Solid wall insulation is usually applied to either the inside or outside of a heat loss (usually exterior) wall. It is also possible to fit insulation to both sides of a wall, or either inside or outside on different walls at the same property. This is known as hybrid solid wall insulation and might be used to avoid altering a particular façade.

Which option you choose depends on your personal circumstances. Both internal and external wall insulation will reduce heat loss. You will also save on fuel costs and increase your thermal comfort. The decision is usually based on your budget, ease of access, the severity of heat loss from your home, aesthetic consideration and whether your property could benefit from either interior or external repair work.





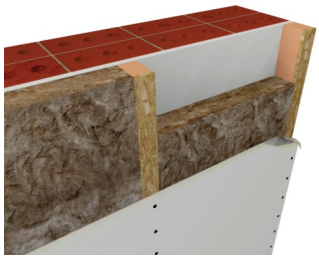
Thermographic image showing heat loss

Internal Wall Insulation

There are different types of internal wall insulation; the following three types are typical:

- Directly applied insulation boards (this can be a plasterboard sheet laminated to an insulation board-known as thermal board)
- Studwork structure with insulation set between the studs (this can be a metal or timber framed system)
- Flexible insulation lining (especially designed for use in solid wall homes; this comes on a roll and is 10 mm thick, 1 m wide and 12.5 m long).

Internal wall insulation will need special attention around existing internal features and fittings, including window and door reveals. It may also exacerbate problems of dampness, therefore extra care is required to avoid these.

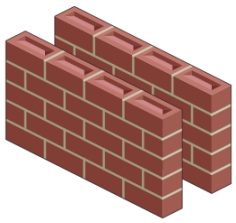


Internal insulation between battens

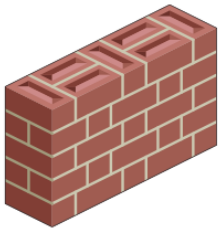
Does your home have solid walls?

Solid walls are predominantly found in traditional buildings, for example, in the rows of Victorian terraces in most towns and cities and housing in villages. If your house was built before 1930, it is most likely that it will have solid walls.

A quick check to find out if your home has solid walls is to look at the brick pattern of your walls: solid walls have alternate bricks which are set at right angles to the rest of the bricks.

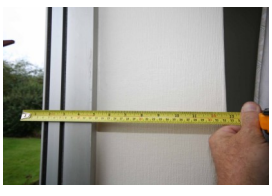


Typical cavity wall brick pattern



Typical solid wall brick pattern

If the brickwork has been covered, you can also tell by measuring the width of the wall. Go to a window or door on one of your external walls. If a brick wall is more than 260 mm thick then it probably has a cavity; a narrower wall is probably solid. Stone walls can be thicker still but are usually solid.



External wall insulation

External insulation systems are made up of an insulation layer which is fixed to the existing wall and covered with a protective layer such as render or decorative cladding over the top.

Although external insulation is usually more expensive, it could be the more suitable options as it can have several advantages over internal insulation:

- The internal design remains unaffected
- No interruption to the occupants during installation
- No loss of floor area and room size
- Improves weatherproofing
- Increases the life of your walls by protecting the brickwork
- Reduces condensation on internal walls and can help prevent damp (but note that it will not solve rising or penetration damp)

There are two main types of external wall insulation:

- Wet render systems, consisting of insulation material covered with thick sand/cement render. This could have a pebbledash finish which requires less maintenance than a painted render finish.
- Dry cladding systems, using insulation covered with a number of cladding materials such as timber panels, stone or clay tiles, brick slip or aluminium panels.

The main issue with external wall insulation is with the detailing at the wall and roof junctions and the windows and these will need careful attention. Therefore, it is important that the work should be carried out by a competent installer.

To reduce cost, you might want to consider installing external wall insulation as part of a planned external refurbishment.

How much does it cost?

The costs will depend on the type of insulation you choose and can vary considerably. Generally, internal insulations systems will be cheaper than external cladding techniques. The Energy Savings Trust gives a rough price guide which is shown in the table below.

How much could I save

Type of solid wall insulation	Saving per year	Total cost including installation	Carbon dioxide saved per year
Internal	Around £460	£5,500 to £8,500	1.8 tonnes
External	Around £490	£9,400 to £13,000	1.9 tonnes

Estimates based on insulating a gas-heated, semi-detached home with three bedrooms; source: Energy Savings Trust

Financial help

Financial support for solid wall insulation might be available via the Green Deal or the ECO (Energy Company Obligation). Get details about these schemes from the Energy Saving Trust. Contact them on 0300 123 1234 or go to their website (see further information below).

Could I do it myself?

Provided that you ensure that any damp problems in your property are taken care of, it possible to apply internal insulation to any outside walls of your property yourself. However, external insulations systems are much more complicated and should be carried out by a specialist and competent installer. Any contractor that carries out solid wall insulation work should be registered with the National Insulation Association, which should covers you if any damage occurs during installation.

Layers of external wall insulation

Do I need planning permission?

Planning permission may be required for external wall insulation as the insulation may dramatically change the appearance of your property. However, external solid wall insulation work may be subject to permitted development and planning consent may not be required for insulation along the front of a property so long as:

- The property is not listed
- The property is not in a conservation area, national park, the Norfolk Broads or an Area of Outstanding Natural Beauty
- The finish to be applied to the insulation does not change the external appearance of the property. For example: if the property was brick and the proposed finish was a render, you might have to obtain planning consent. However, if it was already rendered, then you would not.

Further information

http://www.energysavingtrust.org.uk/Insulation/Solid-wall-insulation

http://www.nationalinsulationassociation.org.uk/householder/index.php?page=solid-wall-insulation

http://www.inca-ltd.org.uk/

www.energysavingtrust.org.uk/Take-action/Find-a-grant

National Energy Centre.
Davy Avenue, Knowlhill, Milton Keynes MK5 8NA
Tel: 01908 672787 Fax: 01908 662296
email: registration@nesltd.co.uk

Home Condition Survey

factsheet

When you buy a new home

This fact sheet explains the different options available to buyers to assist them in deciding whether or not to purchase a new home.

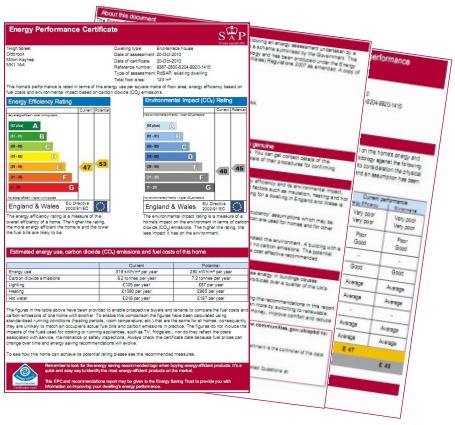
The EPC

All properties being offered for sale or for rent should have an EPC. This is not always the case, compliance with the law is not consistent and is not always effectively policed.

Even if there is an EPC for the property you hope to buy, an Estate Agent will not always offer you a copy because they think consumers are either not interested or they mistakenly believe that the A-G graph on their particulars is the EPC.

In most cases you will have to ask to see the full EPC. When you do, you should also ask if the seller has carried out any of the improvements recommended in the EPC. If they have, then ask your solicitor or conveyancer to obtain evidence to this effect (an EPC does not have to be updated following energy improvement measures).

Where the recommendations have not been carried out you may be able to obtain subsidised energy efficiency measures via your utility company.



Surveys

Lender Valuations

If you are taking out a mortgage on the property you will usually be asked to pay for a valuation report, sometimes erroneously called a lender or valuation survey. Financial advisors and lenders themselves often refer to the valuation as a 'survey' and so the confusion is understandable.

The lender valuation is for the benefit of the lender to ensure that the value of the property is not less than the proposed loan. It will usually involve a quick inspection of the property and will provide a simple valuation report which actually tells you very little about the property in question. It is carried out by a valuer appointed by the lender. Occasionally, you might be able to appoint your own valuer who will be acceptable to the lender. Most lenders will show the borrower a copy of the valuation report, though this is not always the case despite the fact that the borrower pays for the valuation.

The fact that most lenders will give the borrower a copy of the valuation report adds to the confusion around what it is. However, it is **not** a condition survey and you cannot rely on it to give you information on the structural condition of the property.

A cash buyer does not need a valuation, though some may commission it separately for peace of mind.

Condition Reports

We strongly suggest that you consider an independent survey to give you information on the condition of the property you hope to buy, particularly if the house is older than 20 years (although of course modern houses can also have problems). When you consider how much a house is going to cost, it is certainly well worth having an expert look at it just to check whether there might be any major problems that you are not aware of.

In May 2008, the consumers association Which? established that whilst 80% of buyers said they wanted a survey on their proposed new home, less than 20% actually get one. The reason the majority do not get a survey is that they mistakenly believe that the lenders valuation is a survey (see above).

Which? found that for those people that did not get a survey, on average one in four had to spend over £2,500 to put serious defects right which would have been uncovered in a condition report. For one in ten people it was over £10,000. By contrast, those that did get a proper survey were able to negotiate a reduction in the asking price of the property that averaged £2,000.

There are different types of surveys offered by a people with a range of professional qualifications. These are briefly summarised below.

A Building Survey or Structural Survey may be offered by a Building Surveyor, a Structural Engineer or a Building Engineer etc. A structural or building survey is a very detailed inspection and investigates and reports in depth on condition and future maintenance. Such a report is ideal for an older property, a property which has an evident history of alteration or a property which obviously needs substantial refurbishment.

A **Home Condition Survey** (HCS) is a survey and report with standard terms of engagement, which means that it is undertaken in a consistent way, and presented in a standard format. An HCS is only carried out by a surveyor who holds the Diploma in Home Inspection and is a member of an accreditation scheme operated either by SAVA or the BRE. Surveyors with the Dip HI can provide domestic Energy Performance Certificates (EPC). The surveyor will undertake a comprehensive inspection of the property you hope to buy and will provide a plain English, jargon-free report which uses a numerical condition rating to summarise the condition of the various building elements. The HCS will:

- Cover any major problems with the home
- Cover any hidden areas of possible concern that need further investigation

Specialist surveys

(surveyors acting for buyers do have a difficult job in that the property they are inspecting does not belong to their client)

- Help you plan for future expenditure
- Provide a summary of any structural movement, damp, rot and woodworm
- Cover the heating, drainage and electrical services
- Deal with any alterations
- Highlight any matters which your conveyancer or solicitor should check

If you already have some idea of what is wrong with the property you can also commission a specialist survey which looks in detail at one specific issue. Examples of specialist surveys include:

- Specific defect reports
- Drainage inspections (using underground CCTV cameras)
- Tree surveys
- Asbestos surveys

Sometimes a condition survey recommends a specialist survey be undertaken prior to exchange of contracts.

Choosing a surveyor

If you decide to instruct a surveyor then you need to make sure that they are competent. Many people assume that only a Chartered Surveyor can provide a condition report for them, but this is not the case, and indeed not all Chartered Surveyors are able to provide this service. People with the following qualifications may be able to help:

- ARICS, MRICS or FRICS (members of the Royal Institution of Chartered Surveyors but not necessarily home condition surveyors, e.g. they could be a Quantity Surveyor) Drainage inspections (using underground CCTV cameras)
- MCIOB, ICIOB (members of Chartered Institute of Building but again they may not necessarily be home condition surveyors)
- DipHI (may be also RICS, CIOB, ABE etc. They will all be qualified to provide condition surveys. This is what the DipHI qualification denotes)

The key questions to ask any surveyor you may instruct are:

- Do they carry out surveys on domestic properties?
- Do they carry public liability insurance?
- Do they carry professional indemnity insurance?
- Do they belong to an accreditation scheme or are they regulated in any way?
- Do they have a complaints process?
- Are they required to maintain their professional competence?

In addition, if the house you propose to buy has a specific feature, such as a thatch roof, then you should tell them this and check that they have experience with this type of construction.

Buying a brand new home

If you are buying a newly-built or newly converted home you will need warranty cover to help you secure a mortgage. One of the best known examples is 'Buildmark', the name of NHBC's 10-year warranty and insurance cover for newly-built or newly-converted residential homes.

Mortgage lenders prefer to lend on homes that have this type of cover because it gives them confidence that the home has been built to specified standards of construction.

Cover does vary slightly but as a general rule these warranties provide cover against specified risks which could be very expensive to put right. However, they are not a complete guarantee against all defects.

Buildmark, for instance, does not provide cover for general wear and tear, condensation, normal shrinkage, damage arising from failure to maintain the property, or minor faults which first appear after the second year.

The cover usually runs for 10 years. If a home is sold while Buildmark is still in force, the benefit of the balance of the cover automatically transfers to the new owners.

Book a Home Condition Survey

The aim of the HCS is to make the home survey process quicker, easier and more cost effective for homebuyers-something that is now more important than ever. To view a full list of accredited members that can complete a Home Condition Survey, please visit our Find an Assessor site and select 'Home Condition Survey'. Prices and availability will be dependent on the surveyor.

Useful websites

http://www.nhbc.co.uk/Homeowners/

http://www.energysavingtrust.org.uk/

http://www.nesltd.co.uk/find-an-assessor

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FACTSHEET

Cavity Walls

Advantages and disadvantages of cavity walls

Cavity wall construction consists of outer and inner "leaves" (thin walls approximately 100mm thick) of brick and concrete block respectively, tied together with steel wall ties with a 50- 90mm cavity between them (see Figs 1 & 2). It became common practice in the house building boom of 1920 - 30 and since World War II it has been used almost universally.

Fig1—Modern brick/block cavity wall

In more recent times, stainless steel ties have been used to extend durability, and plastic wall ties have been developed as an alternative to steel. Victorian and earlier houses generally have "solid" walls, usually brick 225mm thick with no cavity. Your surveyor will have indicated in his report what type of wall construction is present in your property.

Fig2—Wall tie installation

The key advantages of cavity wall construction are:

- Restriction of moisture passing through the wall. The wall works on the principle that water can pass through the porous outer leaf, but then collects on the inside of the outer leaf and runs down to "weepholes", either at ground level or above windows, where it can escape.

- Better thermal insulation. Both the air gap and the use of thermally-efficient inner leaf concrete blocks increase the thermal insulation of the wall, leading to reduced heat loss. More modern construction in the last 20 years has incorporated insulation in the cavity to enhance the thermal efficiency of the wall. Retrofitted insulation can be installed in earlier, unfilled cavities to increase the wall's thermal performance. Your surveyor's report will indicate if this has been done.

The main disadvantages of cavity wall constructions are:

- Corrosion of the wall ties. Steel will corrode if not properly protected. Early wall ties were usually protected with a coat of bituminous paint. From about 1930 ties were covered with a coating of zinc ("galvanised") which gave them better protection, but this is considered substandard by today's standards. Any property built prior to 1981, when the standard of protection was improved, could be subject to premature corrosion of wall ties.

- Dampness caused by careless building practice. Wall ties have little tabs ofmetal ('drips') in the middle to enable any water which passes into the cavity to fall off them. If, due to poor building paractice, mortar is allowed to collect on the tie when the wall is built, this will let water pass along the tie into the inner leaf, causing damp patches to appear on the inside of the wall (see Fig 3).

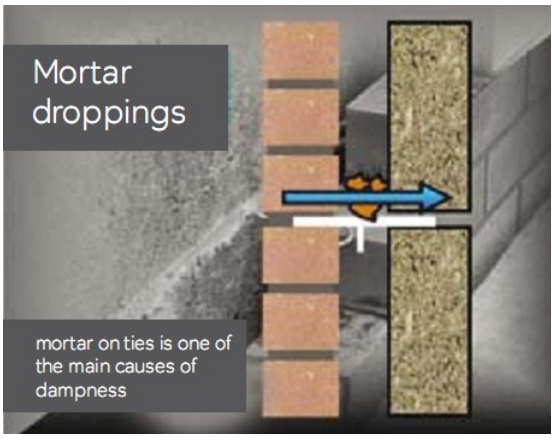

Fig3—Mortar dropping causing dampness

Cause of deterioration

The main cause of deterioration of cavity walls is wall tie corrosion. If inadequately protected, the steel ties will rust due to the presence of air and water in the cavity. The constituents of mortar droppings can accelerate this process. When steel corrodes it will expand up to ten times the thickness of the parent metal. The ends of the wall ties embedded in the outer leaf will lift the bricks above, causing a horizontal crack to appear in the mortar joint (see Fig 4).

Fig4—Horizontal cracking in mortar joint

In extreme cases, the outer leaf can become separated from the inner leaf and fall off (see Fig 5). however, it must be stressed that this very rarely leads to any further collapse of the wall, and so there is no immediate threat to the safety of the occupants of the property.

Fig5—Separation of outer leaf

If your surveyor suspects wall tie failure, he will recommend further investigation. If it is then found that a substantial proportion of the wall ties are corroded, consideration must be given to a replacement programme.

This will normally consist of drilling holes through the outer leaf and into the inner leaf at specified centres and inserting stainless steel ties (see Fig 6).

After the replacement ties have been fixed the wall can be reinstated or made good and will then be in sound condition.

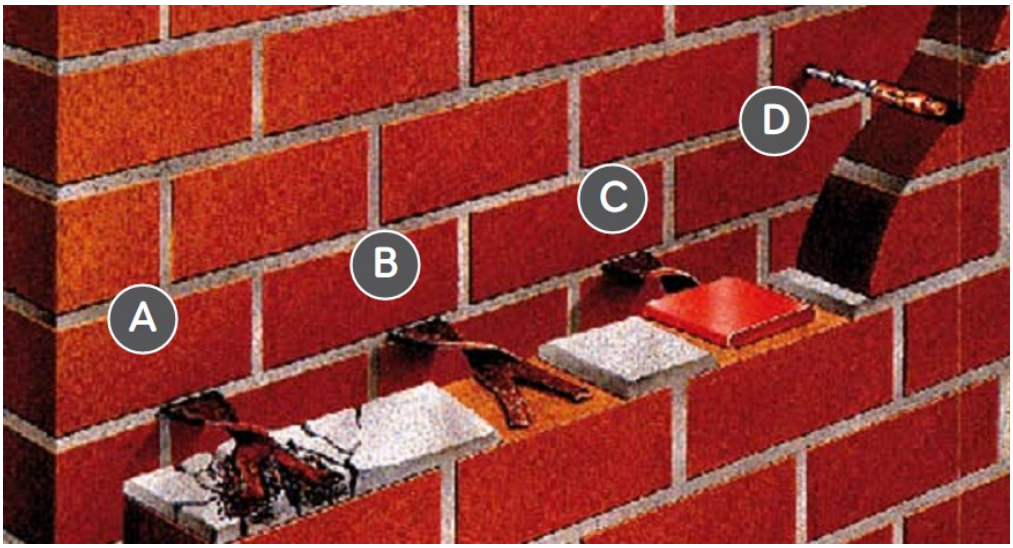

Fig6—Installation of replacement wall ties

A cut away picture showing the stages of remedial treatments from left to right:
A—rusted tie
B—tie cleaned for isolation
C—new expanding tie installed

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Electricity in the Home

Electricity in the modern home

Electricity has been used in domestic properties since the early 1920s following the invention of a cost effective and reliable lamp in 1907. But from its humble beginnings running a simple light bulb it has wormed its way into the very heart of our homes. It now allows us to mow the lawn, watch television, take a shower, wash clothes, cook and connect to the rest of the world via our personal computers and the internet.

Home owners usually take the electrical system for granted and why not? Flick a switch and the light or the TV comes alive. It generally requires very little or no maintenance on a yearly basis, never mind day to day. However, although electricity in the home appears to be inherently safe it should be taken into account that Official Health & Safety figures show that unsafe electrical installations cause more than 750 serious accidents and 12,500 fires in homes each year.

Government introduction of Part 'P' of the building regulations

Due to the large number of accidents, fires and deaths caused by poor installation, maintenance and general upkeep of electrical systems within domestic houses the government introduced legislation in the form of a document known as Part 'P' of the building regulations. These regulations came into effect on 1st January 2005. The overall desired effect of these new regulations is to ensure the health and safety of the occupants and visitors within a domestic dwelling.

Who is allowed to carry out electrical work in a house?

1. Part 'P' registered electrician-full scope. As from the 1st of January 2005 all electrical installations (including alterations and additions) must be carried out by a competent person. In order to be recognised as a competent person he/she must have received suitable and sufficient training, qualifications and experience and registered on one of the governments 'competent persons' schemes. Being a member such a scheme allows the electrician to 'self certify' his work. This means he is able to design, install & test any work without notifying the local authority building control department prior to starting the work. All Part 'P' registered electricians must adhere to the exacting standards laid down in **BS7671** the Institute of Electrical Engineers (IEE) Wiring Regulations.

2. Part 'P' registered electricians limited scope. Some kitchen & bathroom fitting companies are deemed competent to carry out electrical work limited to the connection of their primary role, i.e. kitchen and bathrooms only.

3. The home owner is permitted to carry out small repairs and maintenance. Generally extending to;

- Replacing existing accessories, such as sockets & switches
- Replacing a single length of damaged cable on a like for like basis

What to expect from an electrician?

On completion almost all work carried out by an electrician the home owner should be provided with a copy of the test certificate. These come in two forms;

1. Minor works certificate covering alterations or additions to the original wiring

2. Installation certificate covering all major installation tasks such as installing a new circuit, maybe a shower or installing a new consumer unit.

All installation tasks **and** any minor works carried out in what are deemed as **'special locations'** (outdoors, kitchens, bathrooms or rooms containing a shower) must be notified to the Local Authority Building Control Department. The electrician is responsible for doing this in conjunction with his Part 'P' scheme provider. Within 6-8 weeks a building control certificate should be received. These certificates will be required by a solicitor upon the sale of the property.

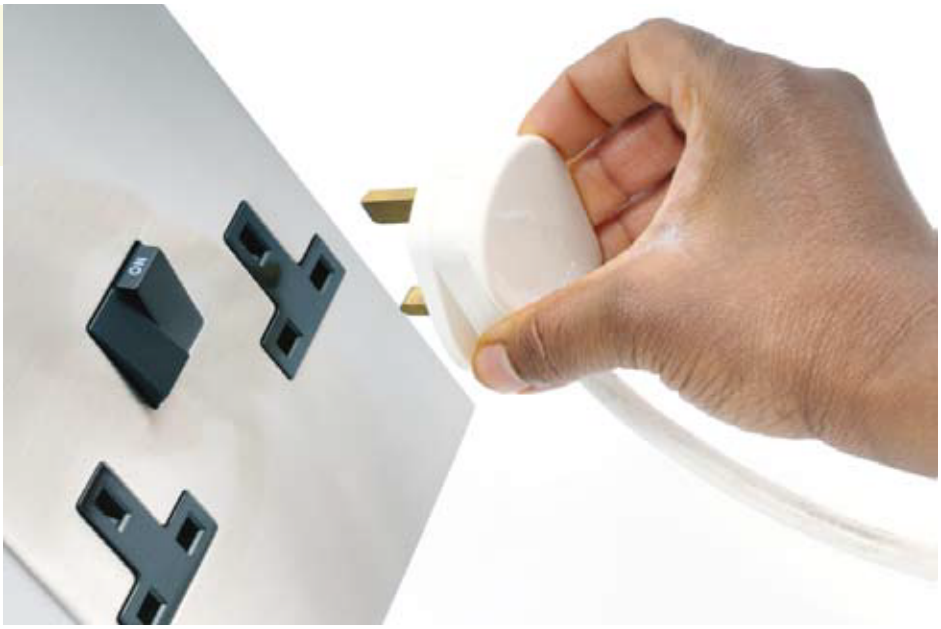
Why should I have my electrical system tested?

The vast majority of the electrical installation is built deep within the fabric of the building, hidden in the walls, the ceiling, the floors, loft space and even under the bath. The fuse box (now called a consumer unit) will be hidden in a dark cupboard at the bottom of the stairs behind the vacuum cleaner or the ironing board. These items receive almost no attention from the day they were installed. All elements of the installation will deteriorate over time, nothing lasts forever. Cables become worn due to heat damage, rodents nibble away at the insulation, and screws work themselves loose and create bad joints. If your house was built in the 1970s its wiring is now getting on for 40 years old. As time has passed improvements and safety features have been built into the modern electrical installation. Is your house as safe as it could be?

Why should I have my electrical system tested?

1. The recommendation given by the IIE is that all domestic dwellings should be tested at a period not exceeding 10 years.

2. If you are moving home, you need to know about the electrics in your new property. Be extra cautious if the property is old as it runs a higher risk of having faulty wiring. Although the lights may work when you take a look at your new home it does not by any means ensure it is safe. How old is the property? Has it been altered in any way since new? Who carried out the work? Did they really understand what they were doing? It's easy to make an electrical circuit work- it's far more demanding to make the circuit work safely. It would be useful to know of any underlying deficiencies prior to moving in. Rewiring a house is a messy and expensive operation. If some remedial electrical work is required, budget for it and get the work done before you have the walls skimmed and install a new kitchen or bathroom. Remember, rewire first-decorate later. Don't put your life or your investment at risk; get an electrical survey of your new home before you sign on the dotted line.



Who should I contact to test my electrical installation?

Any full scope Part 'P' registered electrician who holds the correct private indemnity insurance to carry out this type of work. The report is known as a Periodic Inspection Report.

What should I expect to gain from a Periodic Inspection Report?

This type of testing can take anything up to a day to complete. It covers every element of the condition of the installation from the suppliers fuse to the light bulbs. It is primarily concerned with the general condition of the fuse box/consumer unit, fixed cables buried within the walls & floors, main earth bonding arrangements and accessories.

On completion you should be provided with a copy of the test certificate along with written advice explaining what work is required to bring the installation up to the required standard.

Further Information:

Part 'P' registration scheme:
www.napit.org.uk

Part 'P' registration scheme:
www.niceic.org.uk

Local authority building control:
www.labc.co.uk

Government website:
www.communities.gov.uk

Planning portal website:
www.planningportal.gov.uk

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Home Condition Survey

factsheet

Gas in the Home

Many people heat their homes and cook using mains gas and thankfully there are only a few accidents involving gas each year. However, while fortunately rare, in 2009-10, there were 223 incidents according to the national independent watchdog for work-related health, safety and illness the Health and Safety Executive (HSE). In many cases these accidents result in fatalities and for this reason the HSE takes issues relating to gas very seriously. There are two specific dangers associated with using gas in the home:

- Explosion and fire, which actually account for very few gas related incidences
- Carbon monoxide poisoning, which accounts for approximately 20 deaths each year

What is carbon monoxide and why is it a problem?

Carbon monoxide is a deadly poisonous gas, because when it enters the body, it prevents the blood from carrying oxygen to cells, tissues, and organs. The problem with carbon monoxide is that it is colourless, odourless and tasteless. Excess carbon monoxide is produced when normally safe-to-use carbon-based fuels including gas, oil, wood and coal do not burn properly.

Because you cannot see it, taste it or smell it, carbon monoxide can kill quickly without warning. Sadly, each year there are news reports recounting such tragedies. People die from carbon monoxide poisoning which is caused by appliances and flues that have not been properly installed, maintained or that are poorly ventilated.

Even if the level of carbon monoxide is too low to actually kill, it can still cause serious harm to health if breathed in over a long period. In extreme cases prolonged exposure can result in paralysis and brain damage.

How to keep safe

The HSE recommends that all gas appliances, including gas boilers, ovens, hobs and gas fires, should be regularly serviced in accordance with the manufacturer's guidelines at least once a year. Testing should be undertaken by a Gas Safe Registered Engineer.

A free gas safety check may apply to home owners on means tested benefits who:

- Are of pensionable age, disabled or chronically sick and either live alone or with others who are all of pensionable age, disabled, chronically sick or under 18
- Are living with others where at least one is under 5 years old

- Have not had a gas safety check carried out at the premises in the last 12 months
- Do not occupy premises where a landlord is responsible for arranging a check under regulations made under the Health and Safety at Work Act

You should contact your gas supplier for more information and to find out if you are eligible. They may be able to provide you with a free of charge gas safety check upon request.

You could consider installing an audible carbon monoxide alarm. They are cheap, easy to fit and are a good way to ensure you're immediately alerted to any carbon monoxide in your home.

Gas and rented accommodation

Landlords have specific responsibility when it comes to gas safety and they have legal obligations in relation to any gas supply and appliances at their rented property. Under the Gas Regulations the landlords must:

- Repair and maintain gas pipe work, flues and appliances so that they are kept in a good condition
- Carry out a gas safety check every year on each appliance to be done by a Gas Safe Register approved installer (you must give your tenants a copy of the gas safety record within 28 days of it being carried out or before they move in)

The landlord must also keep proper records. As a minimum, the record of a gas safety check must contain:

- A description of the location of each appliance or flue checked
- The name, registration number and signature of the individual carrying out the check
- The date on which the appliance or flue was checked
- The address of the property at which the appliance or flue is installed
- The name and address of the landlord (or his agent where appropriate)
- Any defect identified and any remedial action taken
- A statement confirming that the safety check completed complies with the requirements of the Gas Safety (Installation and Use) Regulations 1998

You are also obliged to show your tenants how they can turn off the gas supply in the event of a gas leak.

Gas Safe and Gas Safe Registered Engineer

The Gas Safe Register is the official gas registration body for the UK, Isle of Man and Guernsey appointed by the relevant Health and Safety Authority for each area. It is run by Capita Gas Registration which ensures that all their members are appropriately qualified to work with gas. The sole focus of the register is on improving and maintaining gas safety to the highest standards. There are around 120,000 gas engineers on the register.

Gas Safe Register replaced CORGI as the gas registration body in the UK and the Isle of Man on 1 April 2009 and Northern Ireland and Guernsey on 1 April 2010.

Remember that before you let your gas engineer into your home to work on your gas appliances you should check their Gas Safe ID card. If they don't show this to you when they turn up at your door then don't be afraid to ask to see it. You can also check that your engineer is Gas Safe registered by calling the Gas Safe Register on 0800 408 5500 or using their 'check an engineer service' online.

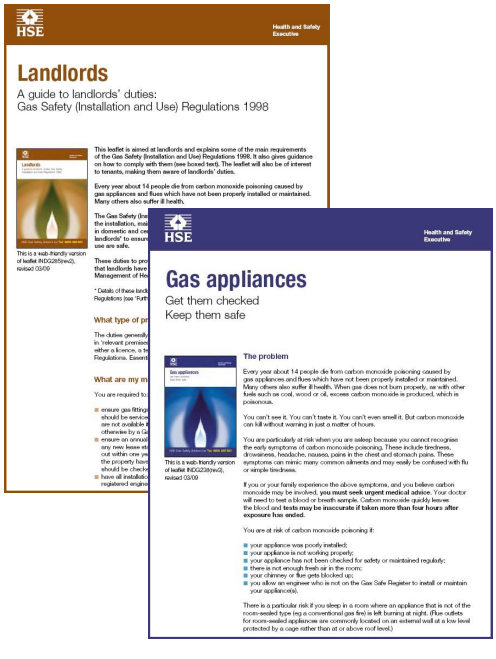
Buying a new home

In most cases, if you commission an independent surveyor to undertake an inspection and to report on the condition of a property prior to purchase, he/she will not be able to comment in detail on the gas appliances. This is because:

- The inspection will be visual only (the property belongs to the seller and an invasive inspection would not be tolerated)
- The gas appliances are rarely running at the time of the inspection and if they are, it is unlikely that the surveyor will be in the property long enough to get a clear impression of how well they are running
- The surveyor is unlikely to be a Gas Safe Registered Engineer.

For this reason it is sensible if you are selling a property to have a gas safety report on all the appliances you intend to leave in order to show copies to the potential purchasers, their surveyor and their conveyancer/solicitor.

If you are buying, ask the sellers to provide a gas safety report on the appliances and make sure the report is provided by a Gas Safe Registered Engineer.



Useful websites

www.hse.gov.uk/gas/index.htm

www.gassaferegister.co.uk/

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