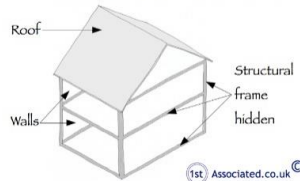


# Non Traditional Example Residential Building Survey

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NON TRADITIONAL CONSTRUCTION STRUCTURAL FRAME HOUSE



**BISF FRAME**  
Roof: Profile steel sheets with fibreboard

Ceiling: Plasterboard  
First: boarding on battens

Protective coating metallic phosphate primer and bituminous paint. Steel sheets galvanised and coated. Front and rear caars rendered Frame 19 PSC Sanctions

Substructure Concrete strip footings with bricks under concrete slab around perimeter DPC.

Gable wall Front wall  
Ground: Concrete

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## INTRODUCTION

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

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

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

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

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

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

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

## THANK YOU

We thank you for using our surveying services and taking the time to meet us during the building survey.

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## **REPORT FORMAT**

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

### **GENERAL/HISTORICAL INFORMATION**

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

### **TECHNICAL TERMS DEFINED**

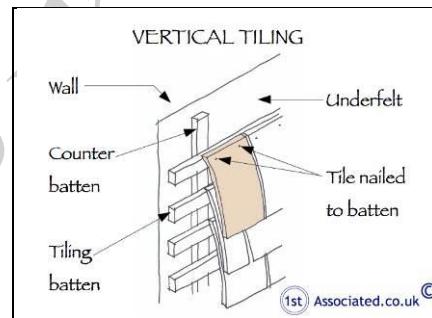
Throughout the Report, we have endeavoured to define any technical terms used. This is shown in "Courier New" typeface for clarity.

### **A PICTURE IS WORTH A THOUSAND WORDS**

We utilise photographs and sketches to illustrate issues or features. In some photographs a pencil, pen, circle or arrow has been used to highlight a specific area. We also use sketches to give guidance and clarity on various issues in the property and we use them to help you understand the issues, scenarios and situations better.



Vertical tiles



Example sketch

### **ORIENTATION**

For the purposes of the report, we have taken XXXX as the front. Any reference to left or right is taken from the front of the property, including observations to the rear, which you may not be able to physically see from the front of the property.

### **ACTION REQUIRED AND RECOMMENDATIONS**

We have used the term **ACTION REQUIRED** where we believe that there are items that you should carry out action upon or negotiate upon prior to purchasing the property. Where a problem is identified, we will do our best to offer a solution. However, with most building issues, there are usually many ways to resolve them dependent upon cost, time available and the length of time you wish the repair/replacement to last.

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## **SYNOPSIS**

### **SITUATION AND DESCRIPTION**

This is a two storey semi-detached property, to the right side. This is a non-traditional house. We believe there are four main types:

1. Metal frame – a metal frame supporting the structure.
2. Pre-cast concrete - cast in a factory and then brought to the site.
3. In-situ concrete - cast at the site.
4. Timber frame – a timber frame supporting the structure.

As far as we can ascertain, this is a metal frame construction, commonly known as a BISF house which stands for British Iron and Steel Federation. There were various different types of these houses:

BISF Type A and BISF Type A1 were built between 1944 and 1950. There were approximately 35,000 built. They were all designed by Frederick Gibberd.

There were also BISF Type B and BISF Type C, of which less were built.

From our research from the Building Research Establish (BRE) this particular property falls under XXXX District Council and is an MO17 property which was built in 132 different areas. See Appendices. The MO17 is a BISF Type A1.

The house would have looked quite different when it was built with a shallow pitched profile asbestos cement sheet roof with external walls rendered to first floor level and vertical profile steel sheets above this. Many mortgage lenders are not happy to lend on this type of property.

The property has had various modernisations, from the original BISF house, which we explain in more detail in the main body of the report.

The front garden has been given over for parking. The rear garden is laid to lawn with a patio adjacent to the house, with some concrete sheds formed on the right hand side (one of which we could not open during the survey), with a wooden shed at the end of the garden. The property sits on a sloping site.

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The property was empty at the time of the survey and looks to have been partially refurbished, with a new kitchen and new areas of plaster, particularly at first floor level. Some of this is not painted and also coving seems to have been applied recently throughout most rooms. There are some areas of vinyl flooring that has been partially finished, which we understand from discussions with yourself was carried out by the owner via various contacts they had locally.

Generally this type of BISF house was built 1944-1950, although we do understand some may have been built later than this and as mentioned they have then been refurbished/modernised. In our vendor's questionnaire we were advised they thought the property was built in 1941. If the exact age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

**ACTION REQUIRED:** Your legal advisor needs to check and confirm all of the above.

### **Putting Life into Perspective!**

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

- |             |  |
|-------------|--|
| 1939 – 1945 | World War II   |
| 1941        | The National Fire Service is established during WWII                         |
| 1947        | The Polaroid camera is invented by Edwin Land, say cheese!                   |
| 1948        | Olympic Games held in London, known as the Austerity Games                   |
| 1950's      | Average price of a new house was £1,891 and average salary was £10 per week. |
| 1952        | Princess Elizabeth becomes Queen at the age of twenty five.                  |
| 1954        | Roger Bannister breaks the four minute mile barrier.                         |
| 1956        | The TV remote control is invented by Robert Adler                            |
| 1958        | Ian Donald invents ultrasound to examine babies in the womb.                 |
| 1959        | UK postcodes introduced after a trial run in Norwich                         |

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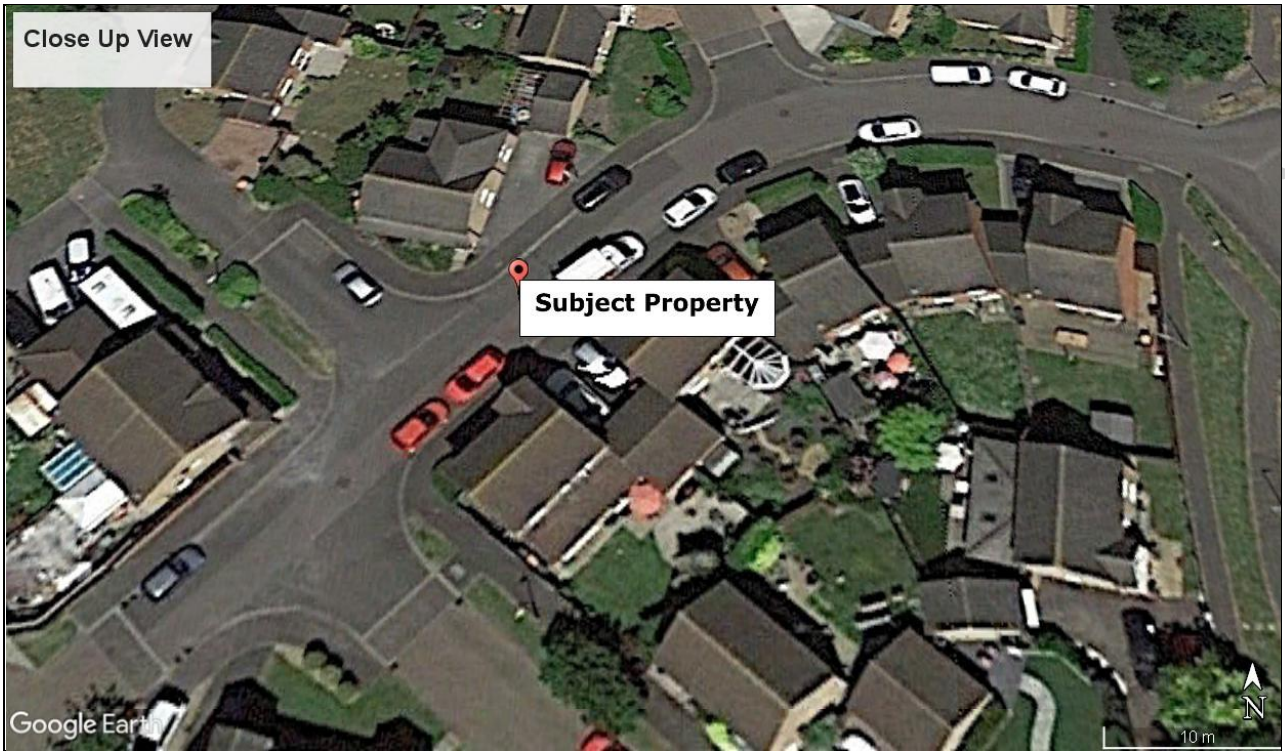
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# LOCATION PLANS



Note; The photographs identify the building and are not necessarily where the boundaries, etc, are.

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## EXTERNAL PHOTOGRAPHS



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## **ACCOMMODATION AND FACILITIES**

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

### **Ground Floor**

The ground floor accommodation consists of:

- 1) Entrance porch
- 2) Entrance hallway and staircase
- 3) Front left living room
- 4) Rear kitchen/diner



### **First Floor**

The first floor accommodation consists of:

- 1) Landing
- 2) Front left Bedroom Two
- 3) Front right Bedroom Three
- 4) Rear left Main Bedroom One
- 5) Rear right Bathroom



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Address: XXXX

## Outside Areas

The front garden is given over for parking. There is an access from the front of the property to the rear on the right hand side, which is partially/poorly covered (generally in a dilapidated condition – see our later comments).

To the rear is a reasonable sized garden, laid to lawn with paved area adjacent to the house.

The property and the gardens sit on a sloping site, running from the rear towards XXXX /the main road.

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



Right side access

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## INTERNAL PHOTOGRAPHS

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

### Ground Floor



Front lounge, entrance area side



Rear kitchen/diner



Lounge with window



Dining area of kitchen



Front porch



Hallway and staircase

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**First Floor**



Rear left master bedroom



Rear right bathroom



Staircase and landing



Front left bedroom



Front right bedroom

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## SUMMARY OF CONSTRUCTION

### External

Chimney	One central metal chimney Internally the flue has been partly removed
Main Roof	Pitched, clad with replacement pressed metal (originally asbestos)
Main Roof Structure	Tubular metal and timber
Gutters and Downpipes	Plastic
Soil and Vent Pipe	Plastic, to rear
Walls	Vertical tiling at high level Painted render at low level
Wall Structure	Lightweight metal frame (assumed)
Fascias and Soffits	Possibly asbestos painted over
Windows and Doors	Tilt and turn plastic double glazed windows without trickle vents in a metal frame

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## Internal

Ceilings	Plasterboard or proprietary material (assumed)
Perimeter Walls	Dry Lined (assumed)
Internal Walls	Studwork, finished with plasterboard or proprietary material (all assumed)
Ground Floor	Typically concrete raft (all assumed)
First Floor	Metal and timber floor with floorboards (assumed)

## Services

Drainage	The manholes are located to the rear of the property.
Gas	Not located
Electrics	The electric fuse board is 1980's-2000's and is located under the stairs.
Heating	There is a Biasi boiler located in the kitchen

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

**ACTION REQUIRED:** Your Legal Advisor needs to check and confirm the above and advise us of anything they require further clarification on before legal commitment to purchase the property.

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## **EXECUTIVE SUMMARY**

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



It is inevitable with a report on a building of this nature that some of the issues we have focused on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 200 photographs (including 360 degree/aerial photos) during the course of this survey and many pages of notes, so if an issue has not been discussed that you are interested in or concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it; if we have not we will happily go back.

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

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

### **The Good**

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

- 1.0) Generally non-traditional buildings can be purchased cheaper on a metre squared basis than traditional buildings. There are obviously difficulties with finding purchasers as some people are put off because this is a non-traditional building and some mortgage companies will not lend on it.
- 2.0) Typically post-war era properties tend to have good sized garden. In this case there are a number of sheds, albeit most are a concrete construction.
- 3.0) The property has off road parking.

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

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## **The Bad**

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

### **1.0) Non-traditional building - The overview**

You need to be fully aware that you are purchasing a non-traditional house; this is our overview:

#### **1.1) Mass Building after the War Years**

After the war there was a shortage of housing which led to us using many innovative ways to build houses quickly. It is rumoured that some of the companies that were building aeroplanes and bombs, etc one day were very quickly turning their hand to building houses. This resulted in what is now known as non-traditional construction. We believe this to be a metal frame building known as a BISF house.

#### **1.2) Mortgages on non-traditional houses**

One of the interesting/difficult facts is that many mortgage companies won't lend on them. We would add further that their lending criteria changes from time to time which does mean they will lend on them some of the time and then not lend on them. Much of the buying population seems to be put off by non-traditional buildings (as opposed to traditional brick and stone walls and tile and slate roof buildings).

**ACTION REQUIRED:** You need to be absolutely certain that you understand the risks of buying a non-traditional construction house.

Please see the information sheets by the Building Research Establishment within the Appendices that give a better understanding of these buildings, however you should be aware that this information is dated and not regularly updated.

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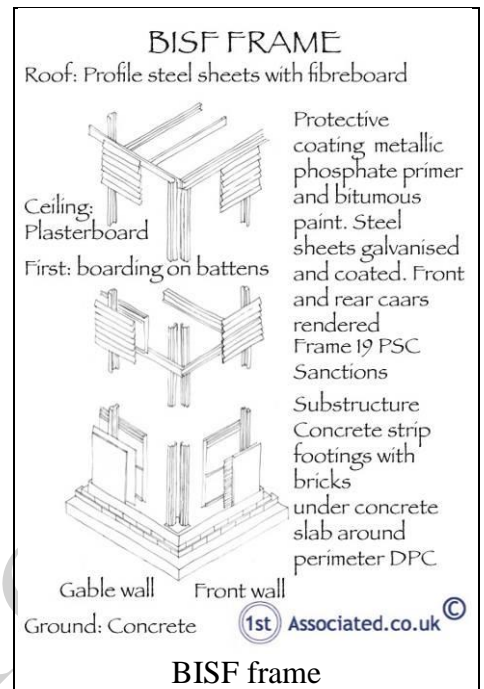


### 1.3) **BISF houses**

This is a BISF house which is an abbreviation for British Iron and Steel Federation.



Example of BISF house with metal cladding at high level and render at low level  
(Not your property)



Please see further information on BISF Houses within the Appendices.

### 1.4) **Construction of this type of non-traditional house – BISF House**

The original construction of this type of property consists of:

1. Asbestos roofs
2. Profile metal sheeting at high level.
3. Render to low level.
4. Single glazed metal windows.
5. Services appropriate for the time, such as the heating being via a back boiler and old style electrics.

Note; this is not a full list, it is a selection of items.

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## **Building Research Establishment**

The Building Research Establishment often known as the BRE are generally considered to have carried out the best research on this type of construction and have identified the following problems:

1. Minor to severe corrosion of the rolled steel angle (RSA) and rolled steel channel (RSC) stanchions, particularly at the bases and the corners.
2. Minor to severe corrosion of the sheeting rails
3. Cracking of ground floor slabs, particularly at the corners
4. Corrosion of metal lathing and failure of render
5. Corrosion of profile steel sheets and steel flashings
6. Corrosion of cast iron flue pipes and metal cowlings
7. Deterioration of profiled asbestos cement sheet roof covering.

In our experience we have come across:

1. Deterioration of asbestos roofing.
2. General deterioration of asbestos materials used.
3. Corrosion of metal structural frame.
4. Corrosion of profile metal sheets.

It needs to be understood that there are limitations to a visual inspection and you can only see much of the above by physically opening up the structure.

### **1.5) Key areas on non-traditional buildings**

In our experience key areas are generally at ground level, first floor level and roof level where the structural frame is joined together which should be checked for deterioration. This could be caused by water discharging onto the base of the property to condensation into the structural frame.

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### 1.6) Is the structural frame sound?

The risk with buying any metal framed property is if the structural frame is sound or not. It is difficult for us to comment whether it is sound or not and the only way to see this is by opening up the structure.

As discussed during the survey, you advised the current owners are not happy for this to happen and we have carried out the survey without opening up the structure which is against our advice.



Example of opening up of a property  
(Not your property)

### 1.7) Our comments on the structural frame where we could see it

We examined the structural frame that we can see within the roof and found it to be in average condition.

**ACTION REQUIRED:** The only way to be one hundred percent certain as to the condition of this structural frame is to open up the structure. As mentioned you will need to obtain permission from the owners to carry out this work but we are more than happy to return and inspect once the structure has been opened up and you need to have a builder close it up satisfactorily.

**ANTICIPATED COST:** This varies; please obtain quotations.

### 1.8) Dangers with Non-Traditional Construction

Most non-traditional buildings of the major categories that have been identified by the Building Research Establishment have known weak areas however we (the whole of the construction profession) are still in the investigation stage/finding out stage with non-traditional buildings.

### 1.9) Non-traditional houses, can they be made into mortgageable houses?

As the property is a non-traditional construction this does limit companies who will give mortgages on them and as the vast majority of people buy properties with mortgages it limits the market you can sell into.

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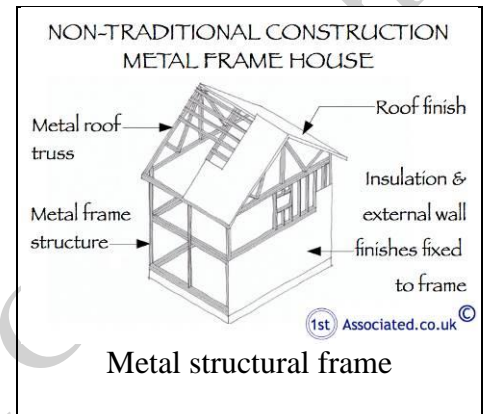
Some companies do specialise in carrying out work to non-traditional houses to make them mortgageable. We have however found that where the neighbouring property (as you are semi-detached) does not join in with this work there will still be an adverse effect on the property and the property value.

### 1.10) How does a metal structural frame property work?

A metal structural frame works in the same way as many structural frame buildings work.

A good way to understand this, we feel, is to understand that a traditional construction utilises the walls to give strength to support the roof and the floors.

Whereas a non-traditional building uses a structural frame, which in this instance is metal. This frame is then used to hold the walls and internal cladding in place and the roof sits upon it.



### 1.11) Whatever else you find will very much depend upon what the owners have done after the original construction

It is what work the owners of the property have carried out, and also the local authority and/or housing association who probably had ownership of it, which is unknown. One of our concerns is that if they have added insulation into the wall structure, this can lead to interstitial condensation.

**ACTION REQUIRED:** As we mentioned to you during the survey, we recommend that when/if you purchase the property you open up the walls to check its construction.

#### Steel frame and insulation

Whilst we can see no indicators that insulation has been added; your legal adviser needs to specifically ask the present owners in writing if insulation has been added and if so what type, as this can increase the risk of condensation/rust/deterioration considerably. If it has been added we would not recommend purchasing the property without opening up of the structure.

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## Walls and internal cladding

The walls internally are then clad with a plasterboard, proprietary boarding or asbestos. Again, unfortunately unless the walls are opened up/samples are taken it is not possible to identify by eye however, we do expect to find some asbestos in the property, such as to the fascias and soffits and around the ductwork.

Our insurance company requires us to advise we are not asbestos surveyors and advises us to recommend asbestos surveyors are instructed and that you have your own asbestos survey carried out.

**ACTION REQUIRED:** Your legal adviser needs to specifically ask in writing if there is an asbestos report and if so what date it is and whether it took samples.

### 2.0) Rusting in the roof

Where we can see the metal frame structure is within the roof. This has rusted slightly above average which we think is probably due in part to the humidity in the kitchen and bathroom rising.



Tubular metal structure in roof



Rusting to some of the angle irons

**ACTION REQUIRED:** Reduce the humidity and condensation in the property by adding large good quality humidity controlled extract fans to reduce the humidity (see our later comments).

Ideally, the metal work in the roof space needs to be rubbed back, prepared, repaired and redecorated with a red oxide paint or equivalent rust stopping paint. This needs to be carried out during the cooler/winter months of the year.

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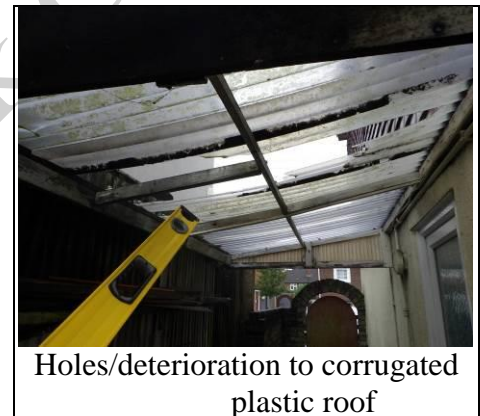
**ANTICIPATED COST:** The costs of rubbing down the metalwork will be in the region of £1,000 to £3,000 as this will be an awkward job and you need to ensure it is done correctly.

Please obtain quotations before you legally commit to purchase the property.

Please see our comments in the Roof Structure Section of the Report.

### 3.0) Right side roof

The corrugated plastic to the roof on the right hand side passageway is deteriorating/in need of replacing.



**ACTION REQUIRED:** We recommend this is replaced. At the same time we would also replace the structural frame which holds the roof in place.

**ANTICIPATED COST:** £1,000 - £2,000; please obtain quotations before you legally commit to purchase the property.

Please see the Roof Section of this Report.

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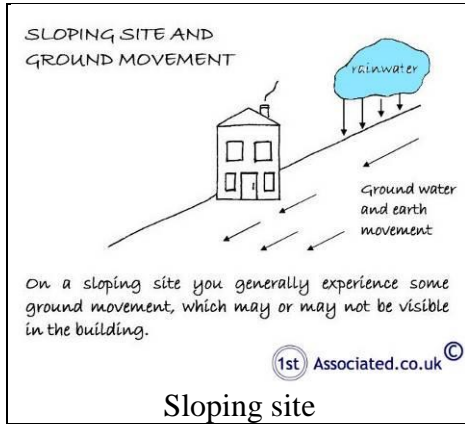
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#### 4.0) Sloping garden to rear

We can see that whoever has lived in the house has tried to resolve the problem of the slope by adding a running gully to the rear. However, having said that, there is still vegetation growing against the base of the building.



Unfortunately, as this is a metal frame building it can cause damage and deterioration to the metal frame of the structure, particularly as the concrete raft acts as blotting paper, drawing dampness in.

There is already a running gully to the rear of the property. Whilst these running gullies are better than not having anything, however by their very nature they tend to be quite shallow and can block easily.



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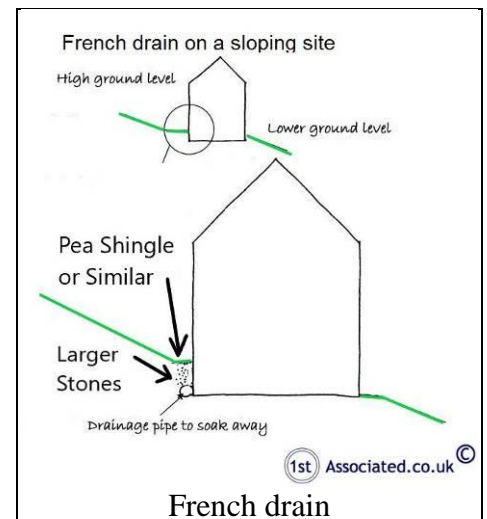
**ACTION REQUIRED:** Due to this building being on a sloping site and water likely to be causing problems to the rear, we recommend opening up the walls to one metre squared in three areas to see the condition of the metal frame. In this particular case at least one of the areas, depending upon what was found, would be to the rear of the property. The benefits of opening up the structure is several reasons:

1. To understand what the construction is.
2. To understand the condition of the metal frame.
3. To look at your options with regard to insulating the walls.

We recommend that if possible this is carried out before you legally commit to purchase the property.

#### Assume worst case scenario

If this is not possible then you have to assume a worst case scenario and although you have running gullies to the rear of the property we would in addition put preventative measures in place by adding a land drain or a French drain, with a perforated pipe that discharges into a soak-away or one of the two manholes to the rear (subject to permission).



**ANTICIPATED COST:** In the region of £2,500 to £5,000 as these need to be substantial drains. Please obtain quotations before you legally commit to purchase the property.

Please see the Drains Section of this Report.

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## 5.0) Windows – tilt and turn windows

The double glazed windows are tilt and turn windows set in a metal frame. By tilt and turn we mean they can be opened at two different angles; one on the side hinge and one on the bottom hinge. You need to adjust the way you open them to allow them to open onto the different hinge systems. We like this type of window as we think it gives you the benefit of being able to open the windows both ways however it can be considered a fairly delicate style of window and you do need to take care with it as it can sometimes be easily damaged if not opened and shut properly.



Tilt and turn window



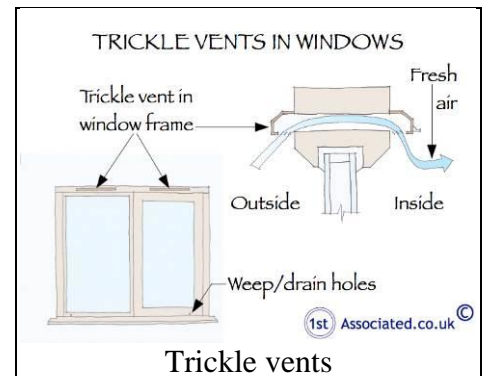
Window sills in need of redecoration

### No trickle vents

The windows do not have any trickle vents which will add to the humidity in the property.

#### Trickle Vents Defined

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



Trickle vents

**ACTION REQUIRED:** You do need to be very careful with this type of window.

Ideally you need to add trickle vents to the windows and you do need to find out whether it is possible to add trickle vents to this type of window before you legally commit to purchase this property by obtaining quotes.

**ANTICIPATED COST:** In the region of £750 to £1,500; please obtain quotations.

Please see the Windows Section of this Report.

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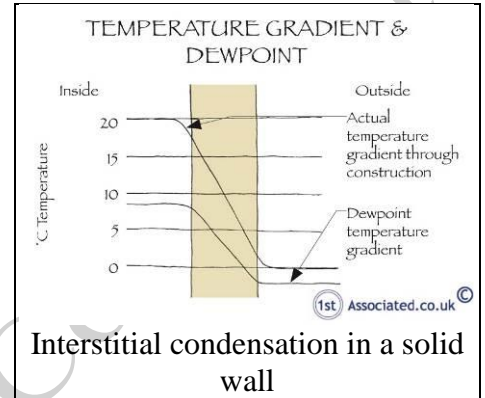


## 6.0) Humidity and condensation

There is limited management of humidity/air movement in the property, with no extract fans in the bathroom and kitchen. This is very important as the humidity and interstitial condensation can cause damage to the structure of the property.

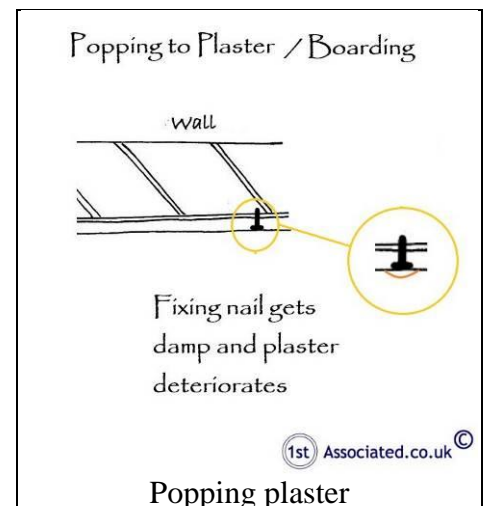
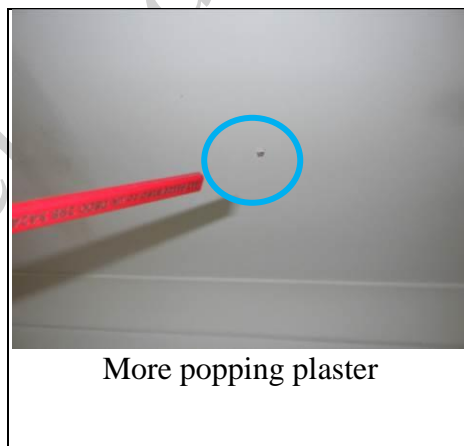
### Interstitial Condensation Defined

This is where moisture is present within the structure of a building. The more moisture it contains, the bigger the vapour pressure and the smaller amount of moisture, the less vapour pressure.



### Popping to ceilings

We noted popping in some of the ceilings, such as the kitchen ceiling which may be due to dampness from the bathroom which is directly above. However, we think it is also likely to relate to condensation/humidity occurring in the areas; known as popping, where the area around the nail comes away/pops off.



The dampness may have come from the bathroom above, however we also think it may be caused by humidity and condensation in the property.

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**ACTION REQUIRED:** As already mentioned, the adding of large good quality humidity controlled extract fans to the kitchen, the bathroom and any areas that are used for drying clothes internally during winter months should help (we would assume that clothes will be dried externally during the warmer months). By large extract fans we mean 150mm.

You also need someone who is skilled in plastering to check the nail heads are correct, sometimes the wrong ones are used, and then to add a skim coat of plaster over them properly.

**ANTICIPATED COST:** We would anticipate costs between £250 - £500 per extract fan depending upon the wiring required. We always recommend quotes are obtained before work is agreed/commenced and a few hundred pounds for re-plastering. Please obtain quotes before you legally commit to purchase.

#### 7.0) Does this property have Asbestos?

One of the most important questions is, does this property have asbestos elements? When this property was built asbestos was a common popular material which was used almost as commonly as wood.

As mentioned originally the roof would have been formed with asbestos, we can now see it has been replaced with a pressed metal roof.

Often other elements were formed in asbestos, such as the fascias and soffits and the vents. We are not certain; this needs to be investigated and other areas.



Pressed metal roof  
Aerial view



Fascias and soffits

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Vent may be asbestos



Another vent to right side may be asbestos

Our insurance company requires us to advise we are not asbestos surveyors and advises us to recommend asbestos surveyors are instructed and that you have your own asbestos survey carried out.

**ACTION REQUIRED:** We recommend you have an Asbestos Report confirming if there is any asbestos in the property remaining. This will also be valuable when you come to sell the property in the future as of course it will ensure you do not have any health risks from asbestos.

**ANTICIPATED COST:** Asbestos costs can vary considerably; we are forever surprised at the variety in quotes. Costs in the region of £250 to £750; please obtain quotations before you legally commit to purchase the property.

Please see the Other Matters Section of this Report.

## 8.0) Outbuildings

Most of the outbuildings structures are formed with reinforced concrete. To the roof of these the tar has weathered which will lead to water getting into the concrete roofs and concrete wall structures, which in turn can lead to the reinforcement within them deteriorating, causing the concrete to spall, flake and deteriorate.



Reinforced concrete outbuildings and brick outbuilding (which we did not enter)

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Cracking to outbuilding walls



Dampness internally



Dampness around toilet

**ACTION REQUIRED:** We believe the roofs will need re-tarring. Then the building as a whole will need redecorating.

It is important you do not store anything valuable or perishable within these outbuildings as dampness will get in.

Do remember that these outbuildings were originally used as toilets, which still remain, and also as coal sheds.

**ANTICIPATED COST:** In the region of £250 - £500 for re-tarring the concrete roof, not including any concrete repairs. To redecorate the outbuildings £250 - £500 and fill the cracks with a suitable mastic; please obtain quotations before you legally commit to purchase the property.

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**8.1) Brick outbuilding with felt roof**

The brick outbuilding next to the concrete outbuildings has a felt roof and timber windows and a timber door which need work.



**ACTION REQUIRED:** Repair, prepare and redecorate in the summer/warmer months of 20XX.

**ANTICIPATED COST:** Few hundred pounds; please obtain quotations before you legally commit to purchase the property.

Please see the Outside Areas Section of this Report.

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## Services

### 9.0) Dated electrics

The electrics are located under the stairs. They are 1980's-2000's and better are now available.

**ACTION REQUIRED:** We recommend a new fuse board with a fire resisting metal case and would advise as the property is changing occupancy the Institution of Engineering and Technology (IET) recommend a test and report. Any recommendations from the report should be carried out by a NICEIC registered, or equivalent, approved electrical contractor or similarly approved.



**ANTICIPATED COST:** We would expect costs in the region of:

1. £250 - £500 for test and report
2. £250 - £500 for a new fuse board
3. In the region of £100 - £200 per additional socket point
4. Plus any further work recommended; allow the sum of £1,000

Please obtain quotations before you legally commit to purchase the property.

### 10.0) Heating - boiler

The boiler is a Biasi which is a boiler we rarely come across and we would term it as being from the cheap/mid-range end of the market, although it does look relatively new.

Also, as it is a make of boiler we rarely come across it may be difficult to get parts.

**ACTION REQUIRED:** Your legal adviser to check and confirm who originally installed the boiler and whether it has been serviced.



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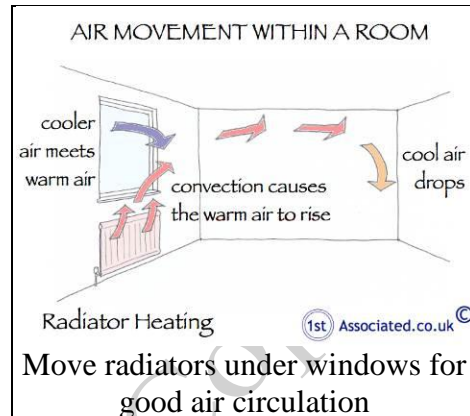
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## 11.0) Heating – internal radiators

Many of the radiators are internal. We much prefer to see radiators positioned under windows for good air circulation.



**ACTION REQUIRED:** We recommend radiators are moved under windows where possible for better air movement, which will in turn will reduce humidity.

**ANTICIPATED COST:** A few hundred pounds per radiator moved; please obtain quotations before you legally commit to purchase.

Please see the Services Section of this Report.

## 12.0) Renting the property out – will this legally be allowed?

You mentioned to us that you may want to rent the property out. You do need to be aware that there are various Government restrictions on what properties you rent out.

*For example, the Energy Performance Certificate (EPC) rating needs to meet a certain standard to be able to rent the property out. This standard, we believe, currently is Rating E or above from 1<sup>st</sup> April 2020. However these rules are forever developing and you do need to check with your solicitor as to what the future legal requirements are, we think it is very likely there will be a move towards having better and better energy performance certificates for rented properties.*

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Unfortunately, with a low energy performance certificate with this type of construction you may not be able to legally rent this property on the open market. Please note we have not seen a copy of the EPC.

**ACTION REQUIRED:** Your legal adviser to check and confirm what the EPC is. We think it is likely to be below the level required.

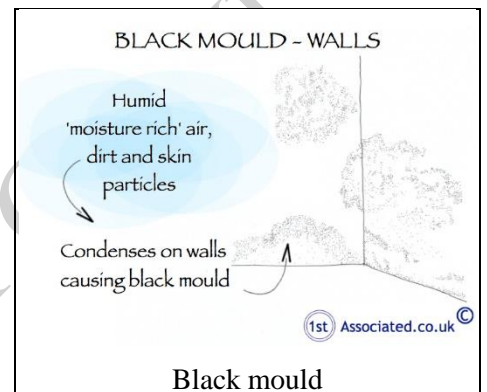
Please see the Thermal Efficiency Section of this Report.

### 13.0) Renting and the risk of black mould and condensation

We do need to re-emphasise that if you rent this property out we think there will be an above average chance of getting condensation and black mould in the property.

**ACTION REQUIRED:**

1. Carry out the recommendations we have previously mentioned throughout this report.
2. Ensure that the tenants have a knowledge and understanding of why humidity and condensation is occurring.
3. You also need to be aware that, depending upon how the property is being lived in, it may create interstitial condensation, which in turn can cause problems with the structure itself.



### Opening up the structure

If you do decide to rent out the property we recommend before you rent it out that you open up the structure to check its condition and also again once the rental periods conclude, before moving new people in.

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#### **14.0) Banning of this type of house from being rented**

Sorry to repeat ourselves but we do think this is very important. We discussed what would be the long term risk with regard to this type of non-traditional property, perhaps over the next ten to fifty years. As we explained, we think it probably will be in relation to the Government legal requirements on what can and cannot be rented out for example in relation to the energy efficiency of the building and general health standards of this building, for example black mould and interstitial condensation, etc. It may become impossible to rent this type of building out legally.

As discussed, you can of course live in them but it would be interesting to see how Government legislation may change and impact on people that want to live in them. If you recall, we advised that some of these non-traditional properties are now being classed as being inhabitable and this has led in turn to their demolition.

This is of course all conjecture and crystal ball gazing. Probably the main thing we are certain of is that we do not know what the future will hold with this type of non-traditional building.

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## **The Ugly**

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

### **1.0) You need to fully understand what you are purchasing**

You need to be absolutely certain that you understand you are buying a non-traditional building and the associated issues that can go with these inherent problems and also when you come to sell the property.

### **2.0) Renting**

It is unlikely you will be able to rent this in the long term, meeting the legal government requirements.

### **3.0) Unmortgageable property**

This type of property may become unmortgageable in the future.

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## **Services and your own specific testing**

Whilst we have carried out a visual inspection only of the services within the property we would always recommend you have your own specific testing for each of the services.

### **Electrics**

The electric fuse board is 1980's-2000's and is located under the stairs.

**ACTION REQUIRED:** We recommend a new fuse board with a fire resisting metal case.

The Institution of Engineering and Technology (IET) recommend a test and report whenever properties change ownership to be carried out by an NICEIC registered and approved electrical contractor or equivalent.

### **Heating**

There is a wall mounted Biasi boiler located in the kitchen. In our vendor's questionnaire we were advised it was last serviced in 20XX.

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

Please see our earlier comments.

### **Drainage**

In this case it was not possible to lift the manholes to the rear. Whilst we ran the tap for 15 minutes without any build up or blockages the only way to be one hundred percent certain of the condition of the drains is to have a closed circuit TV camera report.

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

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## **Water Supply**

There is danger in older properties of having a lead water supply; we would recommend that you speak to the water company to ask them if they have carried out such replacement.

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

## **Maintenance**

There is the basic maintenance that you would associate with any building such as clearing gutters, checking that the gutters are not leaking and are falling towards the downpipes and redecoration etc. A budget for such work must be allowed to ensure it is maintained in a good condition. This will prevent undue and unnecessary deterioration.

With a non-traditional building you may also have deterioration occurring that there is little that you can do about as it is part of the structure.

## **DIY/Handyman Type Work**

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

## **Purchase Price**

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

## **Every Business Transaction has a Risk**

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

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## **Estimates of Building Costs**

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

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

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## SUMMARY UPON REFLECTION



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

There are quite a number of things to consider. We will be more than happy to chat these through with you before you legally commit to purchase the property.

We would reiterate our comments that you need to be absolutely certain that you understand you are buying a non-traditional building and the associated issues that can go with these inherent problems and also when you come to sell the property.

When you do come to sell you need to be aware that you will have problems with interested parties not being able to get mortgages. We have no way of crystal ball gazing to advise how the market is likely to be in the future, all we can say from our experience in the past is that regulations for what you can and cannot lend on and the criteria is generally getting stricter as years go by.

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

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

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

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## AERIAL PHOTOS

Where permission has been obtained from the owners we have carried out aerial photographs using an aerial drone, stationary drone or a mono-pod pole (where the environment and weather is suitable).



Drone and mono-pod pole



Main pressed tile roof  
~ Aerial View ~



Capped chimney  
~ Aerial View ~



Right gable  
~ Aerial View ~



Rear view  
~ Aerial View ~



Rear garden with missing fence panel to left side  
~ Aerial View ~

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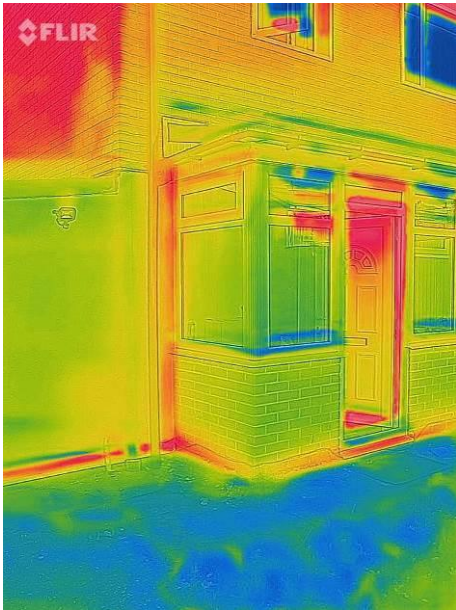




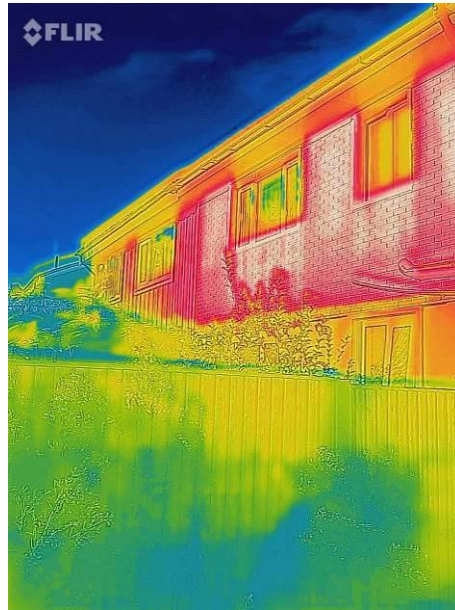
## THERMAL IMAGE PHOTOGRAPHS

Thermal imaging photography can establish warm and cold areas, it also helps us identify materials within the property. In this case we have not carried out any thermal imaging as the property was not pre-heated and therefore we would not have obtained any beneficial results. Below are example thermal image photographs (not your property).

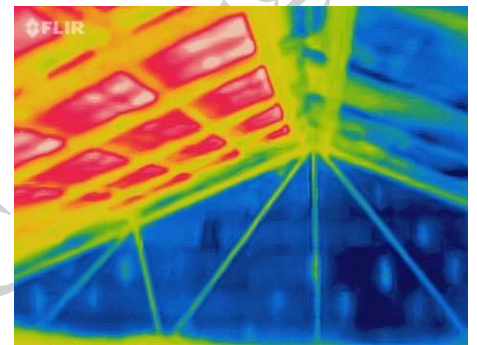
(Key to the colours; blue = cold, red = warm, green/yellow = cool)



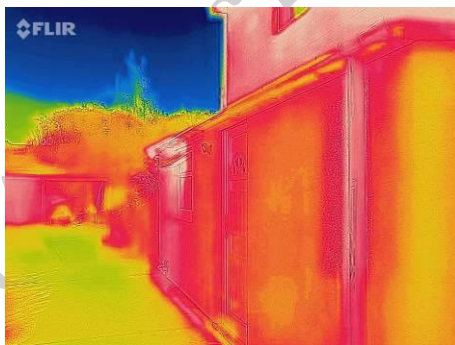
Front Porch  
(Not your property)



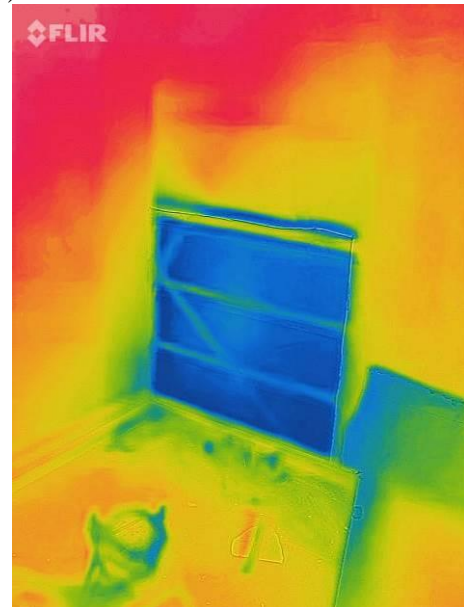
Rear View  
(Not your property)



Inside roof – red shows where the sun is warming the roof with blue cold areas where there is no sun  
(Not your property)



Left side lean-to  
(Not your property)



Thermal image of opening  
(Not your property)

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## **MORE ABOUT THE REPORT FORMAT**

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

### **TENURE – FREEHOLD (OR AS GOOD AS)**

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

### **ESTATE AGENTS – FRIEND OR FOE?**

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

### **SOLICITOR/LEGAL ADVISOR**

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

### **TERMS OF ENGAGEMENT/LIMITATIONS**

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

### **OUR AIM IS ONE HUNDRED PERCENT SATISFACTION**

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

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



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## EXTERNAL

### CHIMNEY STACKS



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

#### Chimney One – Middle

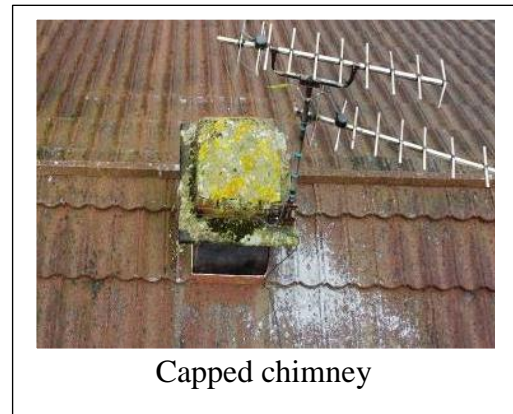
This chimney is metal, finished with a metal flashing and has been capped. From what we could see from ground level it is covered in moss and looked in slightly below average condition considering its age, type and style.

We noted an aerial attached to the chimney which we are not keen on as it can destabilise the chimney.

Also, please note that it looks like the chimney has been removed in part internally.



Middle Chimney



Capped chimney

**ACTION REQUIRED:** Periodic inspection. We think there may be some dampness that will get down around the chimney. You need to go into the roof and check from time to time.

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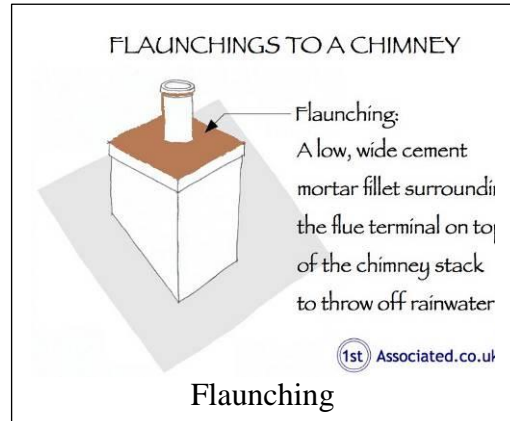
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Flaunching Defined

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



Flashings Defined

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

Capping Defined

Capping is a practice used when chimneys are no longer in use to prevent moisture from entering the structure in the form of rainwater via the chimney. This usually involves the closing of the chimney with a tile or slab positioned across. It should include vents to allow air circulation.

**FLUES**

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

The property has a metal flue with a lead flashing. We believe this is an old soil and vent pipe which has been capped.



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## **PARTY WALLS**

The party wall relates to shared items, such as the chimney and firewall. If you do any work on these, you will need to deal with the Party Wall Etc. Act 1996. Here is a brief explanation of it.

### Party Structures Defined - Party Wall Etc. Act 1996

A structure that both parties enjoy the use of or benefit from. An example of this would be where both parties gain support from a wall or utilise a chimney or chimneys.

*Any work to party structures, such as party walls or party chimney stacks, requires agreement under the Party Wall Etc. Act 1996. We would be more than happy to offer you help and advice in this matter.*

Specifically, in this case we would comment that for any work to the chimney and firewall we recommend you consult with your neighbour before you do anything. In fact, we always recommend you visit your neighbour before you buy a property.

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

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

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## **MAIN ROOF COVERINGS**

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

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

We will consider the roofs in three areas:

1. Main Roof
2. Front entrance porch roof
3. Right hand Roof

### **Main Roof**

The roof is pitched and clad with pressed metal tiles and, from ground level, this looks in average condition considering the roof's age, type and style. Originally this roof is likely to have been asbestos tiles.



Main roof to front



Pressed metal tiles to rear

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Pressed Metal Roof Defined:

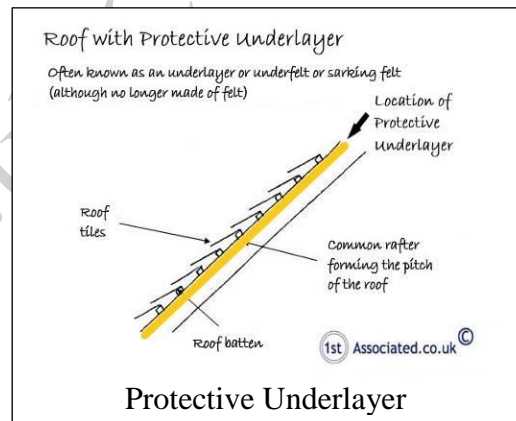
A metal sheet that is pressed to look like a tile from ground level.

**ACTION REQUIRED:** Close up inspection of the roof required.

Please see our comments in the Executive Summary regarding the roof structure.

## PROTECTIVE UNDERLAYERS

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



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



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## LOW LEVEL ROOFS

### Right Side Shallow Pitched Roof

This roof to the right hand side is corrugated plastic. We would comment it is in a below average/dilapidated condition.

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



Deteriorating corrugated plastic roof to right side

## FLAT ROOFS

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

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

### Entrance Porch Flat Roof

The flat roof is located to the front right and is covered with mineral felt. We would comment it is in below average condition for its age, type and style, with the felt starting to deteriorate.



Front flat porch roof

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**ACTION REQUIRED:** We recommend replacing with a good quality felt. We would always recommend that lead flashings are used.

**ANTICIPATED COST:** A few hundred pounds to £500. Please obtain quotations before you legally commit to purchase the property.

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

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

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## **ROOF STRUCTURE AND LOFT**

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

### **Main Roof**

#### **Roof Access**

The main roof is accessed via the loft hatch on the landing. There is no loft ladder, electric light or secured floorboards. We recommend that these be added, as it will make the loft space and easier to use.

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

#### **Roof Structure**

This type of roof structure has what is known as a BISF (British Iron and Steel Frame) roof. A BISF non-traditional roof structure typically has tubular steel roof trusses, one mock truss and Rolled Steel Angle (RSA) purlins.

Between the tubular truss there are also common rafters formed in timber with metal sections which form the pitch of the roof.

#### **Roof Timbers**

We have inspected the roof structure for:-

1. Serious active woodworm
2. Structurally significant defects
3. Structurally significant dry rot
4. Structurally significant wet rot



General view

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Our examination was limited by the general configuration of the roof, the insulation, boarding and stored items.

What we could see was generally found to be in slightly below average condition for its age, type and style. It is, however, feasible that there are problems in the roof that are hidden.



Tubular metal frame and timber common rafters



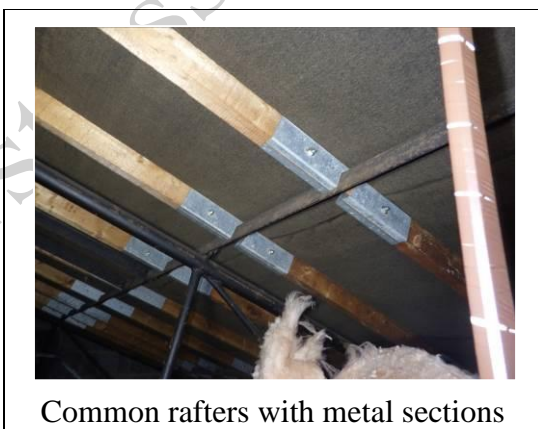
Rolled Steel Angle (RSA)



Old external ribbed metal cladding



Rusting to some of the rolled steel angle



Common rafters with metal sections

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

The only way to be one hundred percent certain is to have the roof cleared and checked. Please note our comments with regards to work required to remove rust, etc from the metal frame.

## **Firewalls**

The property has one blockwork firewall located to the left side (all directions given as you face the property). The firewall is also a Party Wall.

### Firewalls Defined

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



## **Water Tanks**

We did not see a water tank however please note our inspection was from a ladder only.

## **Ventilation**

No ventilation noted.

## **Insulation**

Please see the Thermal Efficiency Section of this Report.

## **Electrical Cables**

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

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

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## GUTTERS AND DOWNPIPES



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

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

### Gutters and Downpipes

The property has plastic gutters and downpipes. They are in average condition for their age, type and style.

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



Gutter



Gutter to porch full of moss



Older style plastic gutters that fade with sunlight

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

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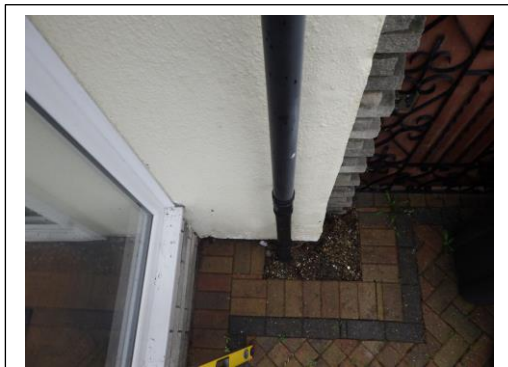
We also recommend that the gutters and downpipes are cleaned out, the joints are checked and the alignment checked to ensure that the gutters fall towards the downpipes.

### **Downpipes feed directly into the ground**

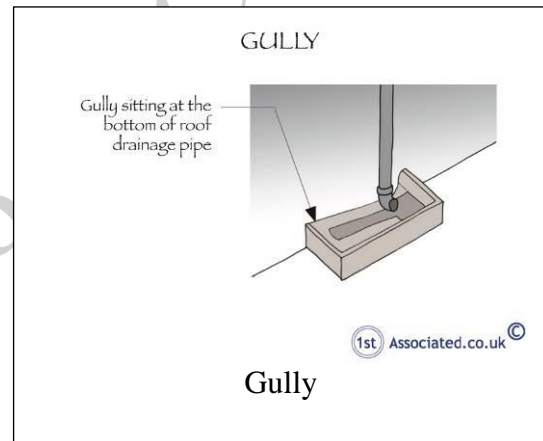
The downpipes feed directly into the ground so if there is a blockage then the drain would have to be opened up. This is a practice we are not particularly keen on; we would much prefer a gully.



Front right downpipe feeds directly into ground



Rear right downpipe feeds directly into ground



Gully

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## SOIL AND VENT PIPE

The property has a plastic soil and vent pipe to the rear right.



Relatively new plastic soil and vent pipe



Soil and vent pipe leaking slightly



Soil and vent pipe close to flue



Old capped off soil and vent pipe to rear right

**ACTION REQUIRED:** Add some form of protection between the flue and the soil and vent pipe to stop it damaging it. We also noted the soil and vent pipe was various different colours of plastic. It may be that it is an older style plastic which does get affected by sunlight. You need to monitor/check the soil and vent pipe from time to time.

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

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## WALLS



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

The property is constructed with a structural frame clad which we have not been able to see as the property has not been opened up. It is then clad originally with a vertical metal cladding to the first floor level and now this is finished with a vertical tiling and has painted render to the ground floor.

In this particular case as we have mentioned, the house is of a non-traditional construction commonly known as a BISF house which stands for British Iron and Steel Federation who manufactured this type of house system. It was one of the more popular types. This type of system build house effectively means the building is built on a foundation with a structural frame and then cladding added to the roof and to the walls at high level which has now been replaced with vertical tiling.

Whilst this looks like a traditional house it acts far differently as it has a structural frame which we would term as relatively lightweight and from which elements are clad onto. In theory these could be removed (and some people do remove them) and replace with other materials.

### **Concerns – Interstitial condensation**

This is condensation within the structure that can affect the strength of the metal frame by causing rusting and deterioration.

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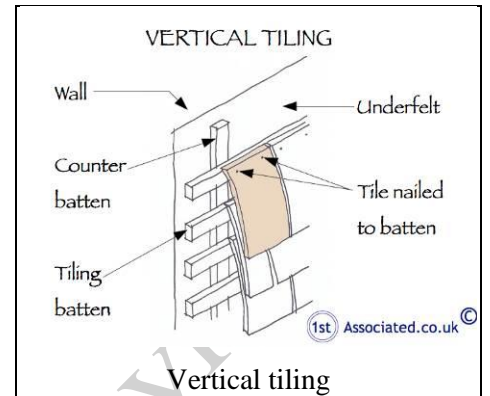
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## VERTICAL TILING

There is vertical tiling at first floor level which has been put over the original metal cladding.

It is generally in average condition, but we did note a missing tile or two to the front.



Missing tile to front



Vertical tiling to right gable

**ACTION REQUIRED:** Replace missing tiles.

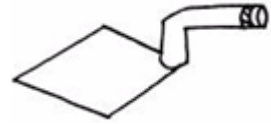
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## RENDER



The external walls to the base of the property are finished in a painted render.

We have carried out a tap test (literally hitting the render with the back of a hammer). We found it to be in below average condition for its age, type and style, with deterioration and paint peeling.



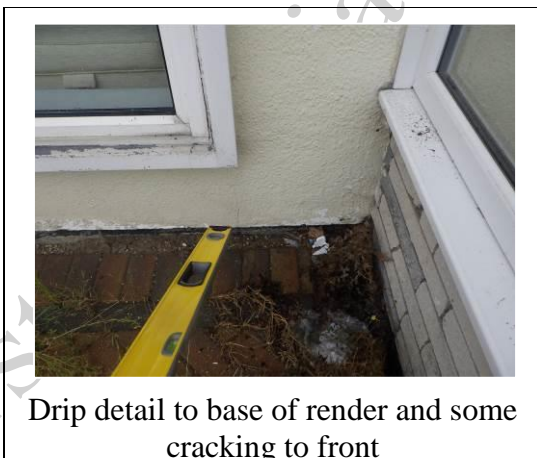
Painted render to rear



Paint coming off render to rear



Paint coming off



Drip detail to base of render and some cracking to front

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**ACTION REQUIRED:** We recommend you repair, prepare and redecorate in the summer/warmer months of 20XX.

**ANTICIPATED COST:** In the region of £1,500 to £3,000, it is a DIY type job as long as you are happy to carry out this type of work and have the time to carry it out. This work needs to be carried out the sooner the better.

Please obtain quotations before you legally commit to purchase the property.

### **Render detailing**

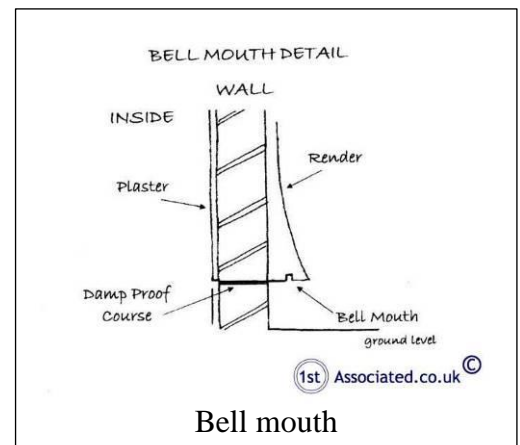
You can normally tell whether the render is good or not by the drip detail over the window and the bell mouth to the base of the render.

### **Window Drip Detail**

We found a drip detail to the windows which in this case are formed with a metal frame.

### **Bell mouth to base of render**

To the base of the render there was a small drip detail however we would prefer a larger drip detail.



### **Painted render/painted walls**

As mentioned, you need to carry out repair work to the walls and redecorate the sooner the better and regularly paint. Do not underestimate the amount of time/cost it will take to repaint the property particularly as there is high level work which is likely to need scaffolding which can be expensive.

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## **Cracking**

We would remind you that any hairline cracks that appear need to be sealed as soon as possible to stop dampness and water getting in.

Finally, the external walls have been inspected visually from ground level and/or randomly via a ladder. Where the window and door lintels are concealed by vertical tiling / painted render / plasterwork we cannot comment on their construction or condition. In buildings of this age concrete lintels are common, which can be susceptible to deterioration that is unseen, particularly if in contact with dampness.

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

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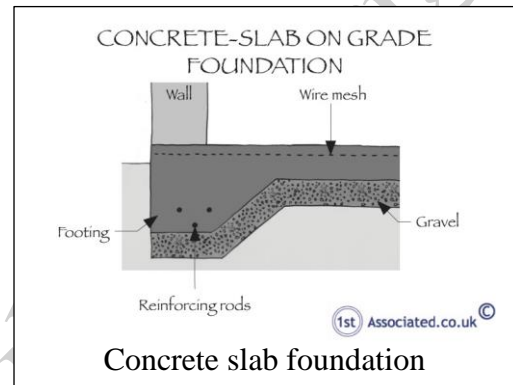


## FOUNDATIONS

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

### Foundations

We would expect to find a concrete foundation.



### London Clay

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

### Sloping site

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

### Building Insurance Policy

You should ensure that the Building Insurance Policy contains adequate provision against any possibility of damage arising through subsidence, landslip, heave etc.

It is your responsibility to check out prior to commitment to purchase that insurance is available on the property on the basis of the things we have reported in the survey. Much as we would like to we are unable to keep up with the changing insurance market and give you advice with regard to this.

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

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

### **Cracks**

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

We would refer you to our comments with regard to building insurance throughout this report. We would always recommend that you remain with the existing insurance company of the property.

Finally, we have not excavated the foundations but we have drawn conclusions from our inspection and our general knowledge of this type, age and style of property. As no excavation has been carried out we cannot be one hundred percent certain as to how the foundation has been constructed and we can only offer our best assumptions and an educated guess, which we have duly done.

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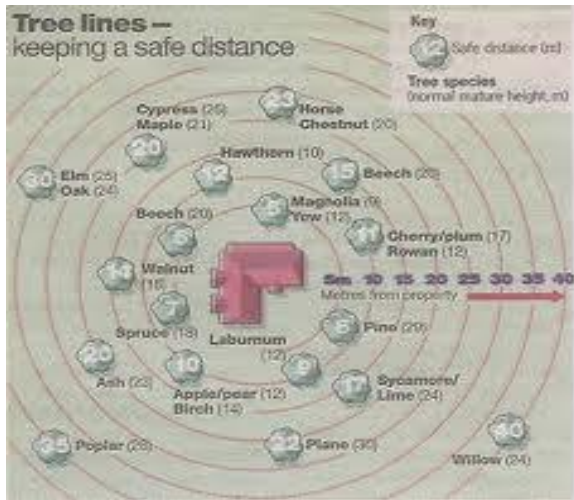




# TREES, BUSHES AND VEGETATION

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

There are no trees within what we would term as influencing distance but you do need to speak to your insurance company as they may have a different interpretation for insurance reasons.



## Influencing Distance Defined

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

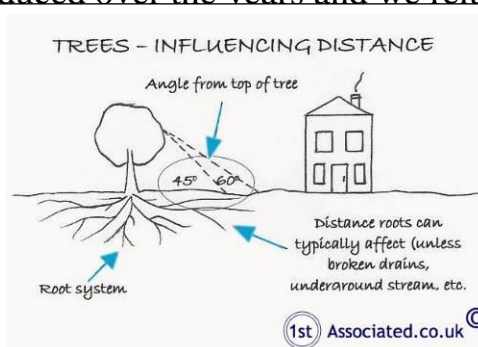
Finally, insurance requirements with regard to trees have varied over the years and in our opinion have got ever more onerous. We have seen the notifiable distance of a tree away from a property to have been reduced over the years and we reiterate our comments elsewhere within this report that to the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

Please also refer to the External Areas Section

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Influencing distance of trees to a property







## **DAMP PROOF COURSE**

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

In this type of building the damp proof course would have been built in as work proceeded. In this case it is hidden by the render.

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



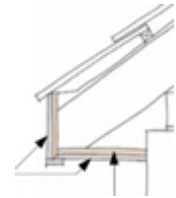
Finally, sometimes it is difficult for us to identify if there is a damp proof course in a property. We have made our best assumptions based upon our general knowledge of the age, type and style of this property.

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## **FASCIAS AND SOFFITS**

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

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

We believe the fascias and soffits may be asbestos.

Our insurance company requires us to advise we are not asbestos surveyors and advises us to recommend asbestos surveyors are instructed and that you have your own asbestos survey carried out. The only way to be one hundred percent certain with regards to Asbestos in a property is to have an Asbestos report with samples taken and the recommended action carried out.



Fascias and soffits

**ACTION REQUIRED:** We would always recommend any asbestos is removed from a property as it can not only be dangerous, it can affect the value of the property.

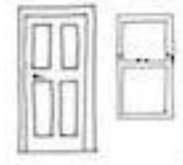
Please see our comments in the Executive Summary.

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## WINDOWS AND DOORS

The property has double glazed tilt and turn windows in a metal frame without trickle vents. The windows are in below average condition, with redecoration of the metal surrounds required.

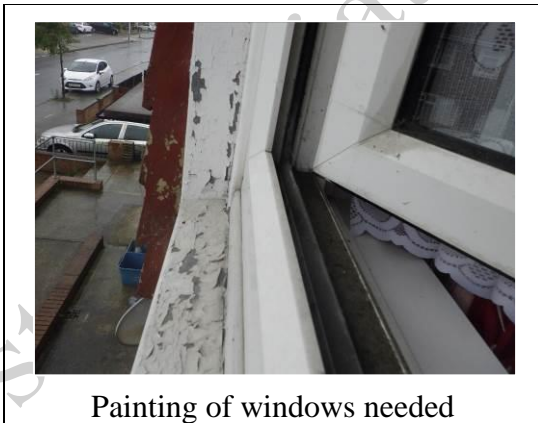
We would draw your attention to the fact that sealed double glazed units can fail, particularly as a result of poor workmanship during installation. Failure of the seal leads to condensation between the two panes of glass and simply replacing the affected units may not provide a satisfactory long-term solution.



Tilt and turn window



Opening tilt and turn window



Painting of windows needed



Double glazed window

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**ACTION REQUIRED:** Redecorate. We recommend you add trickle vents.

Please see our comments in the Executive Summary.

### **Building Regulations/FENSA**

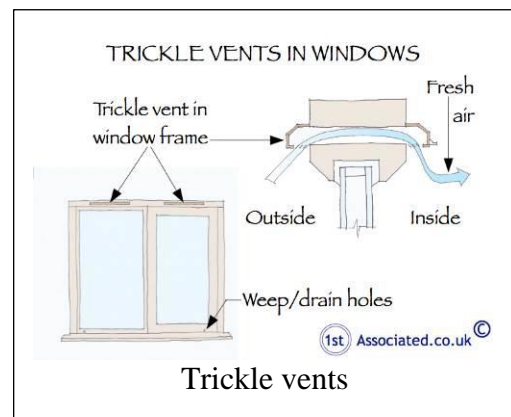
Your Legal Advisor to specifically ask the existing owners have they got Building Regulations and FENSA certificates; please see our comments on this within the Executive Summary.

### **Transferable Guarantees**

Enquiries should be made as to the existence of any transferable guarantees by your legal advisor. Generally it is considered that double glazed units have a life of about ten to twenty years.

#### Trickle Vents Defined

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



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

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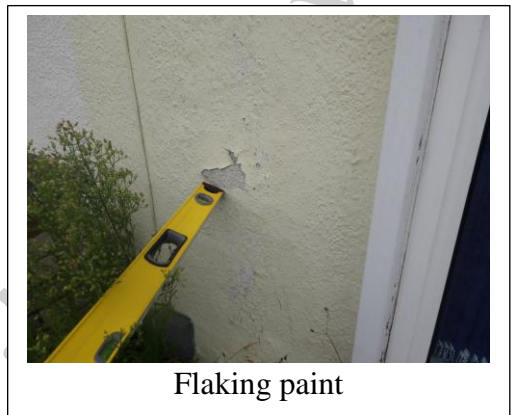


## **EXTERNAL DECORATION**



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

The external decorations are in below average condition and we recommend redecoration as soon as possible.



Finally, ideally external redecoration is recommended every four to five years dependent upon the original age of the paint, its exposure to the elements and the materials properties. Where this is not carried out repairs should be expected. Ideally redecoration and/or cleaning should be carried out during the better weather between mid-April and mid-September.

Please see our comments in the External Joinery section.

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## INTERNAL

# CEILINGS, WALLS, PARTITIONS AND FINISHES



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

### Ceilings

The research carried out by the Building Research Establishment says that BISF ceilings are typically lined with plasterboard and this is what they look to be in this case when we inspected them in the roof space.

Although from reading BRE (Building Research Establishment) literature there does look to have been a variety used on this type of BISF house, such as fibreboard, hardboard and Stramit board being used on the metal frame that forms the underside of the floor and ceiling to the roof.

Stramit board defined:

Straw like board. The main problem with stramit boards are that they are not keen on water and tend to lose its structural integrity with water.

### Popping plaster

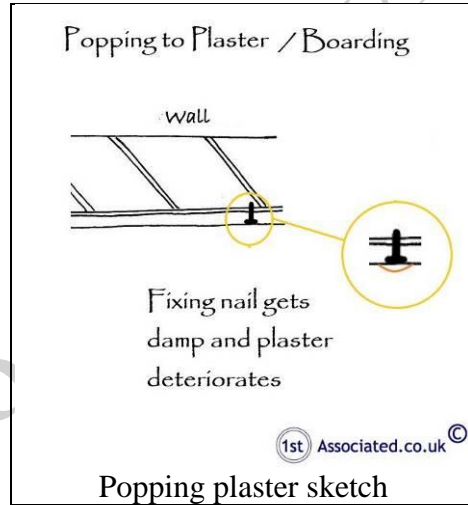
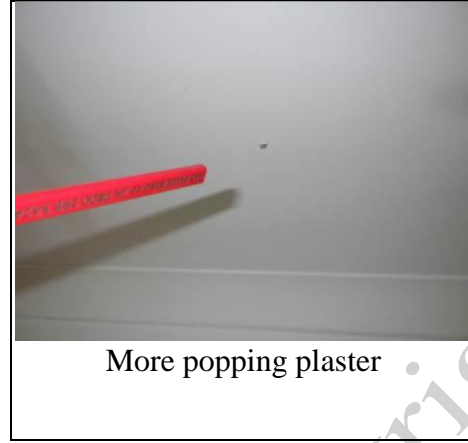
We noted popping of the plaster to several of the ceilings, for example the kitchen area. As we discussed, it could have been from water getting through from the bathroom above however it could also be from condensation and humidity.

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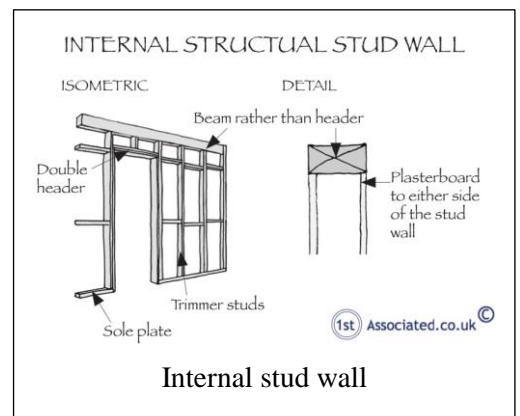




**ACTION REQUIRED:** Please see our comments in the Executive Summary.

### Internal Walls and Partitions

These are studwork, finished with plasterboard or proprietary boarding. In this case we do not know if there is any insulation or not.



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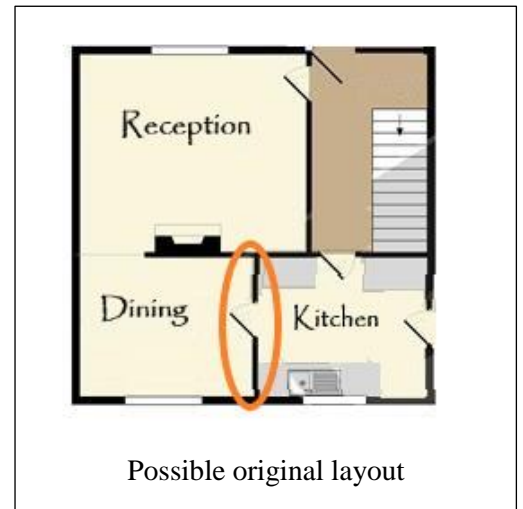
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## Removed walls

We believe some walls have been removed.

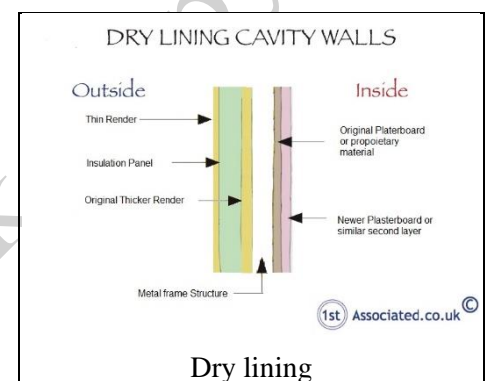


## Perimeter Walls

There looks to have been a fair amount of new plastering carried out which is particularly visible in the bedroom areas as the walls have not been painted.

## Dry lining

Some of the walls are dry lined, often known as false walling.



### Plasterboard Defined:

The usual name for Gypsum plasterboard which is building board with a core of aerated gypsum, usually enclosed between two sheets of heavy paper, used as a dry lining.

### Proprietary boarding defined:

Proprietary boarding are one-off special manufactured boards commonly used in years gone by which are now popular again.

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

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

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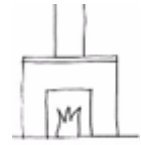
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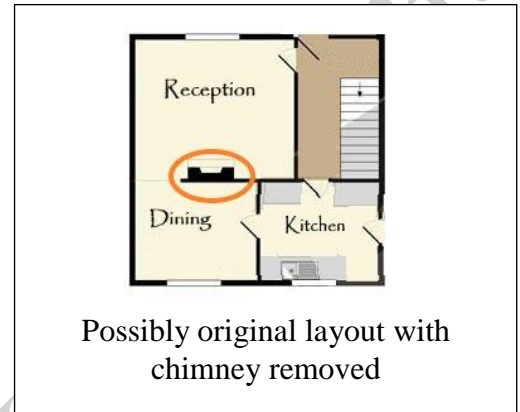
## CHIMNEY BREASTS, FLUES AND FIREPLACES



*With the advent of central heating fireplaces tend to be more a feature than an essential function in most properties.*

The chimney breasts are located to the middle (all directions given as you face the front of the property).

The chimney is capped. The chimney looks to have been removed from within the roof space; there may be some of the original chimney remaining. You need to be aware that sometimes these, as we understand it, were lined with asbestos.



**ACTION REQUIRED:** Please see our comments in the Executive Summary with regards to having an asbestos test and report on the property.

We would also add that the flashing on the chimney does not look that good so you may get some water ingress in this area and have to carry out repairs to the chimney flashing at some point.

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

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

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

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

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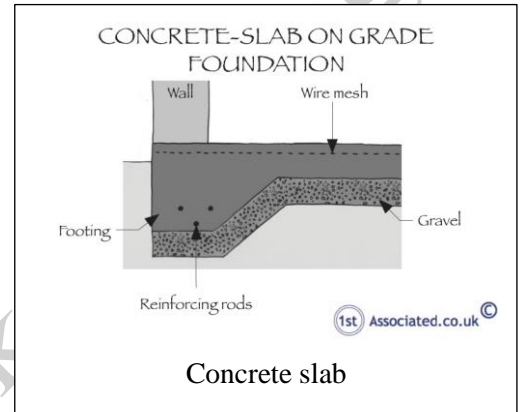
## FLOORS



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

### Ground Floor

We have assumed that the ground floor construction is a concrete raft with thickened perimeter, as this is typical in this age of property.



### First Floor

We have assumed that the first floor construction is metal and timber.

**ACTION REQUIRED:** Some of the floorboards need securing.



Finally, we have not been able to view the actual floors themselves due to them being covered with fitted carpets, floor coverings, tiling, etc. The comments we have made are based upon our experience and knowledge of this type of construction. We would emphasise that we have not opened up the floors in any way or lifted any floorboards.

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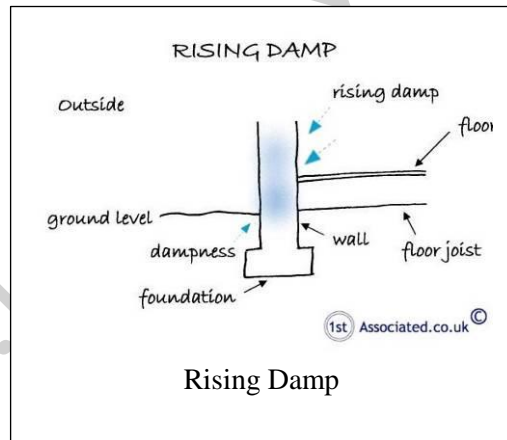


# DAMPNESS

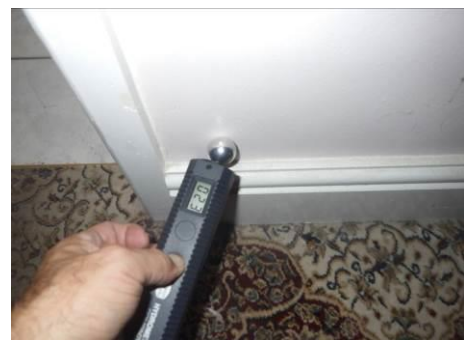
*In this section, we look at any problems that are being caused by dampness. It is therefore essential to diagnose the source of the dampness and to treat the actual cause and not the effect of the dampness.*

## Rising Damp

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



A random visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case, we were unable to obtain readings due to the dry lining.



Low rising damp readings due to dry lined walls

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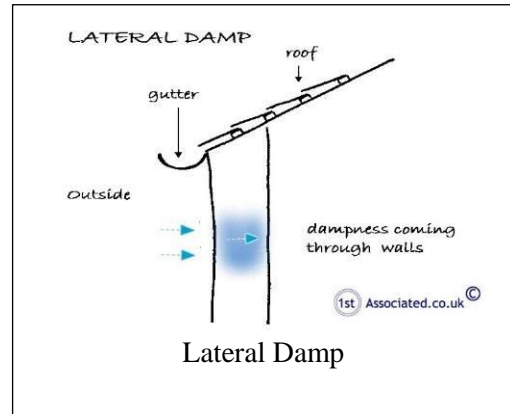
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## Lateral or Penetrating Dampness

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



We used a resistance meter on the external walls. In this case, we were unable to obtain readings due to the dry lining.

**ACTION REQUIRED:** You need to open up the walls.



Unable to obtain lateral damp readings due to dry lining

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## **Condensation**

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

At the time of the inspection there were some signs of condensation occurring in the form of popping plaster in the kitchen area. We noted there are no extract fans in the kitchen and bathroom.

### **Extract fans in kitchens, bathrooms and drying areas**

A way of helping to reduce condensation is to have good quality large extract fans with humidity controlled thermostats within the kitchens and bathrooms and any areas where you intend to dry clothes which are moisture generating areas.

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

We would recommend large good quality humidity controlled extract fans be added to kitchens, bathrooms and any rooms where you intend to dry clothes.

**ANTICIPATED COST:** We would anticipate costs between £250 - £500 per extract fan depending upon the wiring required; please obtain quotations before legally committing to purchase the property.

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

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## INTERNAL JOINERY



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

### Doors

The property has a mixture of timber doors and a glazed door. We cannot see a British standard safety kite mark on the glazed doors and we therefore assume that this glass is not safety glass therefore it can shatter. We would recommend changing the glass to safety glass.

**ACTION REQUIRED:** Replace glass with safety glass.

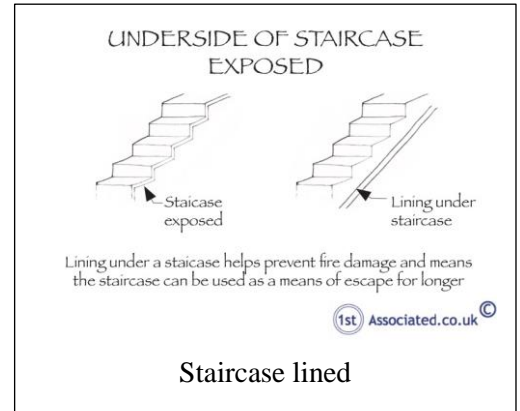
**ANTICIPATED COST:** Set aside the sum of £75 to £200 per door depending upon the quality of door you want; please obtain quotations before legally committing to purchase.



Glazed door

### Staircase

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



Staircase lined

### Kitchen

We found the condition in average to above average condition as the kitchen units look as new. As mentioned elsewhere within this report there looks to have been a fair amount of new plastering carried out.

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

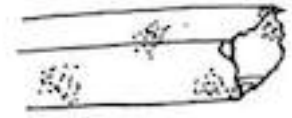
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## **TIMBER DEFECTS**



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

### **Dry Rot / White Rot**

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

### **Wet Rot / Brown Rot**

We have not visually seen any signs of structurally significant wet rot during the course of our inspection. We would comment some of the timber windows in the outbuildings are deteriorating as are the doors.

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

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## **Wood destroying insects (such as woodworm and beetles, etc)**

*Active wood destroying insects (such as woodworm and death watch beetles, etc) can cause significant damage to timber. There are a variety of wood destroying insects that cause different levels of damage with probably the worst of the most well known being the Death Watch Beetle. Many older properties have wood destroying insects that are no longer active, this can often be considered as part of the overall character of the property. .*

The roof is the main area what we look for woodworm. Within the roof we found no obvious visual signs of significant woodworm activity or indeed past signs of significant woodworm activity that has caused what we would term 'structurally significant' damage. In many properties there is an element of woodworm that is not active.

Our inspection is usually restricted by insulation covering some of the timbers and general stored items in the roof, as it is restricted throughout the property by general fixtures and fittings.

### Wood Destroying Insects Defined

By this we mean wood boring insects. Historic England identify between 20 and 30 different types. For the avoidance of doubt, we would refer wood boring insects to include beetles and/or similar however we do not identify specific types.

**ACTION REQUIRED:** If you wish to be one hundred percent certain that there is no woodworm the only way would be to check the property when it is emptied of fixtures and fittings etc.

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

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

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## **INTERNAL DECORATION**

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

The internal decorations are in average condition however some rooms are undecorated and will need the decoration finished. We understand that this property was part way through a refurbishment and as such the new painting could hide latent defects. You may wish to redecorate to your own personal taste.

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

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## THERMAL EFFICIENCY

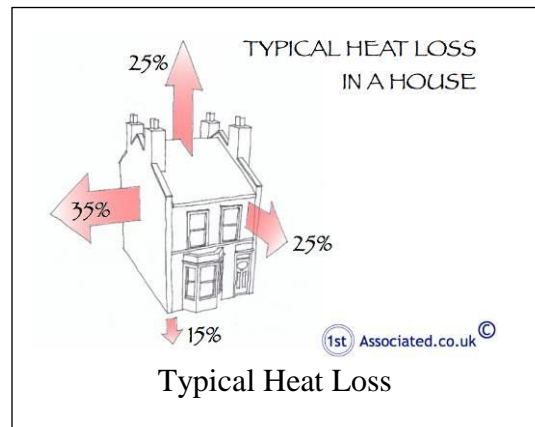
*Up until the mid 1940s we did not really consider insulation in properties, for example it was only in the 1960s that we started putting insulation in the roof and then it was about 50mm, in the 1970s this was upgraded to 100mm. Then we started to think about double glazing and cavity wall insulation.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

### General

Older properties will not be as thermally efficient as a modern property. In this case please see our warnings with regards to the Energy Performance Certificate.

### Roofs

Some roof insulation was present although not to current Building Regulations requirements of 300mm. In this instance there is between 200mm to 300mm and no insulation in some areas.



### Walls

The walls to this property are pre-fabricated and from our understanding sometimes did not originally have insulation, unless this has been added at a later date.

**ACTION REQUIRED:** Your Legal Adviser to specifically ask the existing owners if insulation has been added. Be aware that this can cause interstitial condensation if it has been done incorrectly. As mentioned elsewhere within this report the best way is to open up the structure to check and confirm what is in the walls.

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## **Windows**

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

## **Services/Boiler**

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

**ACTION REQUIRED:** We would recommend you ask the owners for energy bills and service records for the past few years.

## **Summary**

Given the limitations we believe the property is average compared with what we typically see but as you know we have not opened up the structure. Please note we have not seen the Energy Performance Certificate.

## **Further information**

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

1. *[www.gov.uk](http://www.gov.uk), Google: 'Energy Grants' and 'Energy Efficiency'. There is generally information available on the website which is constantly being updated.*
2. *[www.cat.org.uk](http://www.cat.org.uk) <http://www.cat.org.uk> (Centre for Alternative Technology)*
3. *You Tube Video: The Hypocrisy of Being Green by Belinda Carr*
4. *It is worth watching the video How Many Light Bulbs? by David J C MacKay – can be viewed on YouTube.*

In this type of property you have to be very careful if you insulate not to create a condensation situation as this is when we feel you get most accelerated rusting and deterioration to the roof frame and the structural frame.

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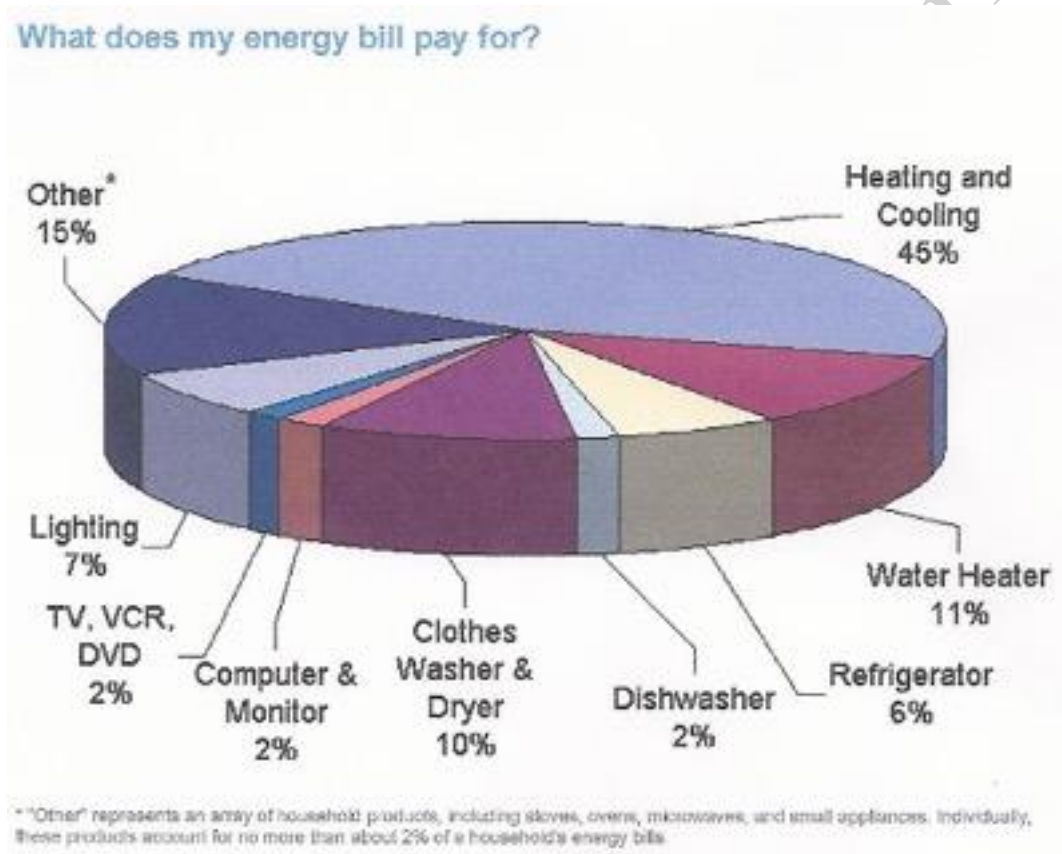
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**HIPs**

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

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



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## **OTHER MATTERS**

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

### **Security**

No security system was noted. It is a personal decision as to whether you feel one is necessary. We are not experts in this field and therefore cannot comment further. We suggest you contact a member of NSI (National Security Inspectorate), obtainable through directory enquiries, or your local Police Force for advice on a security system.

### **Fire/Smoke Alarms**

No smoke detectors were noted. When installing smoke detectors we prefer detectors to be hard-wired into the main power supply. Obviously in a property of this age that is difficult, as it would mean having surface mounted wires or cutting wiring into the plaster.

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

**ANTICIPATED COST:** This is liable to cost in the region of £750 - £1,500; please obtain quotations before you legally commit to purchase the property.

### **Insurance**

We would always recommend staying with the existing insurance company, and then if there are any problems you should not have the difficulty of negotiating with two insurance companies passing the blame between each other.

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

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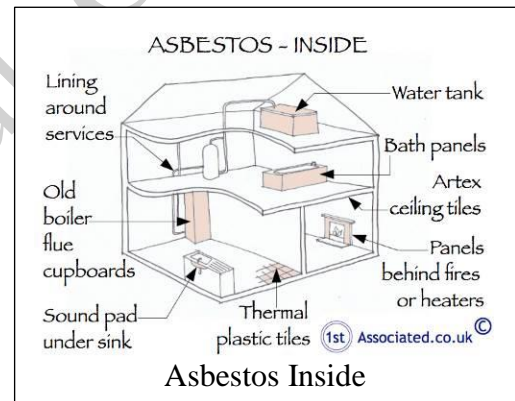
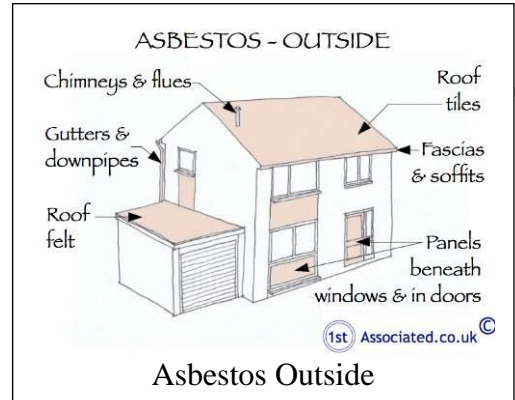
## Asbestos

In a property of this age there may well be some asbestos. In this case, we think the fascias and soffits and also the external flues may be asbestos.

In years gone by asbestos was commonly used as wood and can be found in all sorts of places. Asbestos was used post war until it was banned only in the UK relatively recently. It is rumoured that it was still used after this point in time where products were imported from countries where it is not banned.

Our insurance company requires us to advise we are not asbestos surveyors and advises us to recommend asbestos surveyors are instructed and that you have your own asbestos survey carried out.

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



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## **SERVICES**

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

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

## **BROADBAND CONNECTIVITY**



We are sometimes asked with regard to the Broadband Connectivity in the area. We have identified some websites which we believe are useful for this:

<https://www.broadband.co.uk/>

Advises whether there is phone line broadband or Superfast or Ultrafast broadband in an area.

<https://www.ofcom.org.uk/>

Allows you to check broadband availability, check mobile availability and run a speed test.

However, we would always recommend speaking to the occupiers of properties as to what they have used.

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# ELECTRICITY



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

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

## Fuse Board

The electric fuses and consumer units are 1980's-2000's and are located under the stairs, and better are now available.

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



Fuse board



Some surface wiring should be boxed in

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## **Earth Test**

We carried out an earth test in the kitchen area to the socket point that is normally used for the kettle; this proved satisfactory.

**ACTION REQUIRED:** As the property is changing occupancy an Institution of Engineering and Technology (IET) test and report and any recommendations should be carried out by a NICEIC registered, or equivalent, approved electrical contractor or similarly approved.



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

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

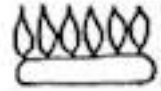
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## GAS



*There is very little we can check for in a gas installation, we do inspect to make sure there is a gas supply, that it has a consumer unit and that the boilers are vented. Ideally you should have a service inspection carried out by an independent Gas Safe registered plumber.*

In our vendor's questionnaire the present owners advised they do not know where the gas on/off is.

All gas appliances, pipework and flues should be the subject of an annual service by a competent engineer, i.e., a member of Gas Safe; works to gas appliances etc., by unqualified personnel is illegal. Unless evidence can be provided to confirm that there has been annual servicing, we would recommend that you commission such a service prior to use to ensure safe and efficient operation.

**ACTION REQUIRED:** As a matter of course, it is recommended that the entire gas installation is inspected and made good, as necessary, by a Gas Safe registered contractor. Thereafter the installation should be serviced annually.

### Carbon Monoxide

No carbon monoxide monitors were noted.

**ACTION REQUIRED:** It is recommended that an audible carbon monoxide detector is fitted (complying with British Standard EN50291) within the property. Carbon monoxide detectors are no substitute for regular servicing of gas installations and their flues.

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## **PLUMBING AND HEATING**



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

### **Water Supply**

In our vendor's questionnaire the present owners advised they do not know where the stopcock is. It is important that its presence is established in case of bursts or leaks.

**ACTION REQUIRED:** Ask the owners or Estate Agent to show you where it is, although we would not expect most Estate Agents to know where it is.

### **Water Pressure**

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

### **Cold Water Cistern**

We have not found a water tank. We can only assume that the water is directly fed to the taps. The original idea behind a water tank was to help water pressure and to give an emergency supply of water.

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## **Plumbing**

The plumbing, where visible, comprises copper piping. No significant leakage was noted on the surface, although most of the pipework is concealed in floors, walls and ducts.

Externally we noted several exposed plastic water pipes all of which need to be insulated properly to stop frost attack.

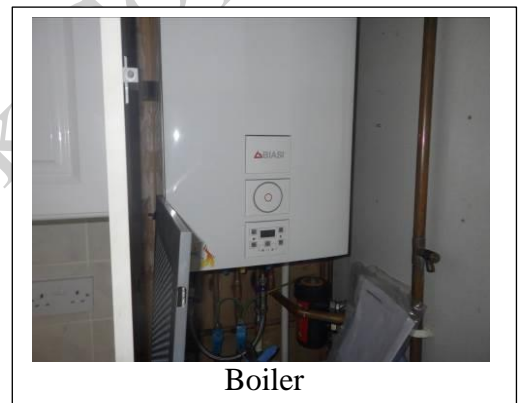


**ACTION REQUIRED:** Insulate all external plastic pipework.

## **Heating**

The wall mounted Biasi boiler was located in the kitchen. This is a make of boiler we rarely come across so it may be difficult to obtain replacement parts. In our vendor's questionnaire we were advised it was last serviced in 20XX.

Our limited inspection of the hot water and central heating system revealed no evidence to suggest any serious defects but we would nevertheless recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer.



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

## **Ten Minute Heating Test**

There was no owner / occupier at the property and therefore we do not turn the heating on in case there is a problem with it.

## **Internal radiators**

Some of the radiators are on internal walls, we prefer to see them under windows for better air circulation/reducing humidity.



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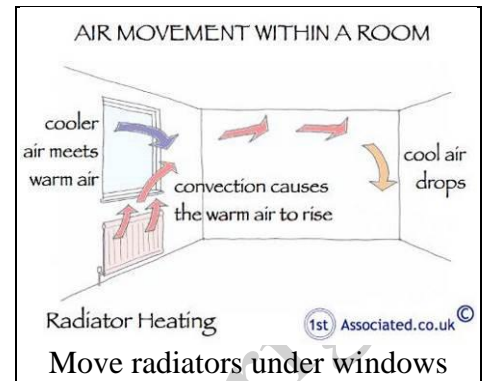
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**ACTION REQUIRED:** We recommend you return to the property with the estate agent to turn the heating on to ensure it is working. We always recommend radiators are located under windows.

Please see our comments in the Executive Summary.



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

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

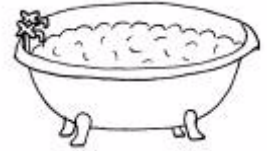
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## **BATHROOM**



*In this section we consider the overall condition of the sanitary fittings.*

### **Shower Room**

The property has a three-piece bathroom suite, consisting of a shower cubicle, wash hand basin and WC, which looks in slightly below average condition. We noted some missing tiles under the radiator.



**ACTION REQUIRED:** Replace missing tiles.

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

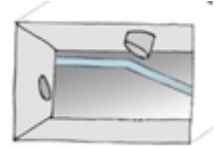
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## MAIN DRAINS



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

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

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

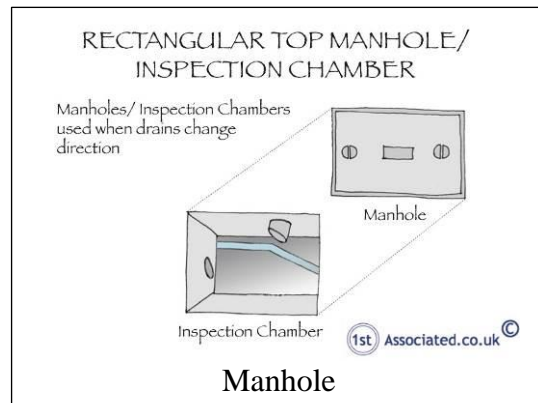
## Inspection Chambers / Manholes

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

We have identified two inspection chambers / manholes.

### Manholes Defined

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



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**Inspection Chamber/ Manhole One - located to the front right**

We were unable to lift the cover therefore are unable to comment.

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



**Inspection Chamber/ Manhole Two - located to the front right**

Again we were unable to lift the cover therefore are unable to comment.

**ACTION REQUIRED:** We recommend a closed circuit TV camera report of the drains to check their condition.

**ANTICIPATED COST:** A few hundred pounds; please obtain quotations before you legally commit to purchase the property.



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

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From 1st October 2011 the water authority took over responsibility for shared private sewers. These private sewers are now public sewers. However, general drainage searches will not show the location of all the public sewers within the boundary of a property and other such matters that may restrict development.

The water authority's prior consent is required to build within 3 metres of a public sewer. The owner is responsible for the cost of obtaining the water authority's consent which may include the re-routing of the public sewer. If you intend to carry out any such development at the property you should obtain a speciality drainage report to ascertain the route of the sewers and drains.

**ACTION REQUIRED:** Note; we spoke briefly about extending the property and the drains are an important factor in this. You need to seek approval if you are going to build in the drainage area.

### **Rainwater/Surface Water Drainage**

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

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

We have been unable to determine the ultimate means of rain/surface water disposal.

In this era of property, they are likely to be combined/shared drains which are where the foul water and the surface water combines. These can be a problem during heavy rainfall and peak periods, such as the 9 o'clock rush to work.

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

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

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## OUTSIDE

## SUN MAP

The Sun Map shows the sun's path as it travels around the property on a specific date; the date can be seen at the very bottom of the picture. The arrows show the sun's position using a 24 hour clock face around the property.



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## OUTSIDE AREAS



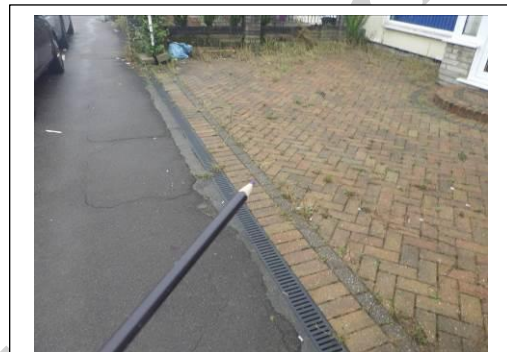
### GARAGE / PARKING

#### Garage

The property does not have a garage

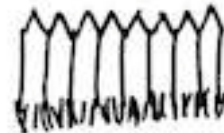
#### Parking

The front garden has been paved over for parking. There is a running gully. There is a slight slope to the front of the property.



Front garden paved for off road parking, with a running gully

## EXTERNAL AREAS



#### Rear Garden

There is a good size rear garden, laid to lawn with paved area adjacent to the house. The property sits on a sloping site running towards the house.

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Rear garden



Paved area

**ACTION REQUIRED:** Please see our comments regarding the sloping site in the Executive Summary.

## OUTBUILDINGS

*The main focus of this report has been on the main building. We have taken a cursory inspection of the outbuilding and would be happy to return and carry out a survey if so required.*

There are three concrete outbuildings, with painted render, and a brick outbuilding (which we did not gain access to). There is also a timber shed to the rear of the garden.

The tar on the roof has weathered causing water to get in. We noted cracking to the walls of the concrete outbuildings and dampness internally.



Concrete outbuildings and brick outbuilding (which we did not enter)



Three concrete outbuildings and brick outbuilding



Cracking

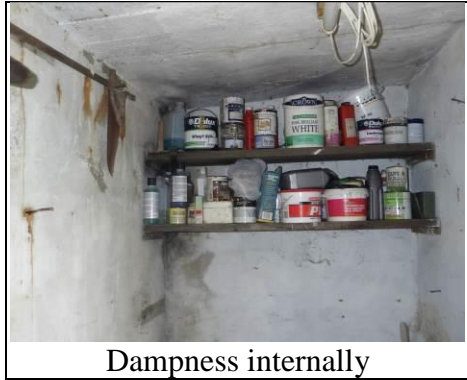
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**ACTION REQUIRED:** Please see our comments in the Executive Summary. We would recommend nothing valuable is stored in the outbuildings.

## **Boundaries**

Since 1948 the left-hand boundary (all directions given as you face the property) is usually the responsibility of the subject property.

Often with older properties the boundaries are subject to negotiation and local practice. You do need to make sure that your solicitor is aware of the complications that can occur with older property boundaries.



There is normally a 'T' marking which boundary is yours on the Deeds which you can obtain from the Land Registry.

In this case we noted a fence panel missing to the rear left fence, typically this would be your responsibility but this needs to be checked by your solicitor.

**ACTION REQUIRED:** Your legal adviser to check whose boundary is whose.

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

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## **Neighbours**

We would normally chat to nearby neighbours, but in this instance we have not spoken to any during the course of the survey.

**ACTION REQUIRED:** We recommend you meet the neighbours ideally before you legally commit to purchase the property.

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## **POINTS FOR YOUR LEGAL ADVISOR**

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

- a) Responsibility for boundaries.
- b) Rights for you to enter onto the adjacent property to maintain any structure situated near or on the boundary and any similar rights your neighbour may have to enter onto your property.
- c) Obtain any certificates, guarantees or approvals in relation to:
  - i) Removal of any chimneys in part or whole.
  - ii) Certificates confirming chimneys have been swept
  - iii) Roof and similar renewals.
  - iv) Cavity wall insulation and cavity wall tie repairs.
  - v) Removal of any walls in part or whole.
  - vi) Double glazing or replacement windows.
  - vii) Drainage location, maintenance and repairs.
  - viii) Timber treatments, wet or dry rot infestations.
  - ix) Rising damp treatments.
  - x) Asbestos
  - xi) Boiler and central heating installation and maintenance.
  - xii) Electrical test and report.
  - xiii) Planning and Building Regulation Approvals.
  - xiv) Have there been any structural problems referred to insurance companies, any insurance claims, monitoring or underpinning, etc.
  - xv) Any other matters pertinent to the property.
- d) Confirm that there are no defects in the legal Title in respect of the property and all rights associated therewith, e.g., access.
- e) Rights of Way e.g., access, easements and wayleaves.
- f) Liabilities in connection with shared services.
- g) Adjoining roads and services.
- h) Road Schemes/Road Widening.
- i) General development proposals in the locality.
- j) Conservation Area, Listed Building, Tree Preservation Orders or any other Designated Planning Area.

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

However, with regard to Environmental reports or similar general reports on the environment please see our article link on the [www.1stAssociated.co.uk](http://www.1stAssociated.co.uk) Home Page.

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

## **LOCAL AUTHORITY ENQUIRIES**

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

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

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

If you would like any further advice on any of the issues discussed or indeed any that have not been discussed!

Please do not hesitate to contact us on **0800 298 5424**.

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## **REFERENCES**

The repair and maintenance of houses  
*Published by Estates Gazette Limited*

Life expectancies of building components  
*Published by Royal Institution of Chartered Surveyors and  
Building Research Establishment*

Surveying buildings  
*By Malcolm Hollis  
Published by Royal Institution of Chartered Surveyors Books.*

House Builders Bible  
*By Mark Brinkley  
Published by Burlington Press*

Period House Fixtures and Fittings  
*By Linda Hall  
Published by Countryside Books*

The Rising Damp Myth  
*By Jeff Howell  
Published by Nosecone Publications*

Putting Life into Perspective House Price Information  
*Source: Sunlife.co.uk*

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## **LIMITATIONS**

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

## **CONDITIONS OF ENGAGEMENT**

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

## **ENGLISH LAW**

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

## **SOLE USE**

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

## **APPROVALS/GUARANTEES**

Where work has been carried out to the property in the past, the surveyor cannot guarantee that this work has been carried out in accordance with manufacturers' recommendations, British/European Standards and Codes of Practice, Agreement Certificates and statutory regulations.

## **ONLY HUMAN!**

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

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

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## **LAYOUT PLAN**

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

## **SKETCHES**

We have used sketches throughout the report, these are for illustration purposes only and we would not expect these to be used as technical details for work being carried out. We would be more than happy to advise further if you wish specific help on any elements.

## **WEATHER**

It was an overcast autumn day at the time of the inspection. The weather did not hamper the survey.

In recent times our weather seems to be moving towards the extremities from its usual relatively mid-range. This may have adverse effects on many buildings in years to come or the not too distant future.

As you are probably aware there has been some record breaking weather recently:

2018 being the driest start to a summer on record

December 2015 was the wettest month on record

August 2004 the wettest August on record in many areas

2003 was the driest year on record

2000 was the wettest year on record

In 1914 the Meteorological Office began recording weather although there are informal diary records as is evidence of plant growth, etc. which also indicates weather patterns and is available for a much longer period.

## **FLOODING**

We are often asked about floods and how likely is the property to flood. We no longer think it is possible to predict due to our changing weather patterns and rainfall often being more intense. We simply do not have a crystal ball good enough to be able to advise of the certainty on this matter, other than the obvious that if you are near rivers, springs and on a sloping site you are more likely to flood than most.

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We have, however been involved in some cases where flooding has occurred when it has not occurred for many decades/in living memory and this we feel is due to new weather patterns; we do not believe there is a one hundred percent accurate way to establish if a property will flood or not.

**ACTION REQUIRED:** You need to carry out your own research on this matter/due diligence before you legally commit to purchase the property.

## **NOT LOCAL**

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

## **EMPTY PROPERTY**

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

## **JAPANESE KNOTWEED**

We have not inspected for Japanese Knotweed. We would advise that we are finding that some mortgage valuation surveyors are setting valuations at zero on any property with Japanese Knotweed and are reluctant to lend where it is present.

A BBC news report dated April 2018 states that research has been carried out by Swansea University, where they carried out trials near Cardiff and Swansea and tested 19 main methods of controlling the plant and they found that none of these methods eradicated it. See our article:

<https://buildingsurveyquote.co.uk/japanese-knotweed-buildings-and-resveratrol/>

**ACTION REQUIRED:** You need to carry out your own research on this matter/due diligence before you legally commit to purchase the property and be aware that Japanese knotweed could be in neighbouring properties which you do not have direct control over.

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## **INSPECTION LIMITED**

Unfortunately in this instance our inspection has been limited as:

- 1) We did not have a full view of the roof due to the insulation covering the ceiling joists and general configuration of the roof.
- 2) We did not open up the walls as we could not see a way of doing this without causing damage.
- 3) We did not open up the ground floor or the first floor as we could not see a way to do it without causing damage.
- 4) The property was empty we did not have the benefit of talking to the owners or them answering our usual question and answers.
- 5) A lot of DIY and building work has been carried out, which is making building surveying more difficult as things are covered over with redecoration and repairs.

### THANK YOU

We thank you for using our surveying services and taking the time to meet us during the building survey.

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## **BUILDING INSURANCE**

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

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

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

## **TERMS AND CONDITIONS**

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

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# APPENDICES

1. The Electrical Regulations – Part P of the Building Regulations
2. Information on the Property Market
3. List of BISF Houses built in UK
4. Designated Defective Housing List
5. BRE research data
6. BISF House Information Sheet
7. How easy is it to get a mortgage on a BISF house?
8. French Drain
9. Condensation and Cold Bridging in Non-Traditional houses

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## **THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS**

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

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

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

There will be two ways in which to prove compliance:

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

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

### **Work You Cannot do Yourself**

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

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## **INFORMATION ON THE PROPERTY MARKET**

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

[www.landreg.org.uk](http://www.landreg.org.uk)

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

[www.rics.org.uk](http://www.rics.org.uk)

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

[www.halifax.co.uk](http://www.halifax.co.uk) and [www.nationwide.co.uk](http://www.nationwide.co.uk)

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

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[www.hometrack.co.uk](http://www.hometrack.co.uk)

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

[www.motleyfool.co.uk](http://www.motleyfool.co.uk)

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

[www.rightmove.co.uk](http://www.rightmove.co.uk)

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

[www.zoopla.co.uk](http://www.zoopla.co.uk)

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

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# List of BISF Houses built in UK

The Non-Traditional Search Engine, by Type, 132 matches

Allerdale	Ashfield	Aylesbury Vale
Barnet	Barnsley	Barrow-in-Furness
Bath & North East Somerset	Bedford	Bexley
Birmingham	Blackburn with Darwen	Blyth Valley
Bournemouth	Bradford	Braintree
Brighton & Hove	Bristol	Burnley
Bury	Calderdale	Cambridge
Cannock Chase	Canterbury	Chelmsford
Cheltenham	Cherwell	Chesterfield
Chester-le-Street	Christchurch	Corby
Coventry	Croydon	Dacorum
Dartford	Derby	Derwentside
Doncaster	Dudley	Ealing
Ealing	Easington	Eastbourne
Ellesmere Port and Neston	Elmbridge	Enfield
Epping Forest	Exeter	Fenland
Gateshead	Gloucester	Gravesham
Harrogate	Harrow	Hartlepool
Havering	Herefordshire	Hillingdon
Hinckley & Bosworth	Hounslow	Hull
Ipswich	Kirklees	Knowsley
Leeds	Leicester	Liverpool
Luton	Malvern Hills	Manchester
Medway	Middlesbrough	New Forest
Newcastle upon Tyne	Newcastle-under-Lyme	Newham
North East Derbyshire	North Lincolnshire	North Somerset
North Tyneside	Northampton	Norwich
Nottingham	Nuneaton & Bedworth	Oxford
Plymouth	Portsmouth	Preston
Redbridge	Redditch	Ribble Valley
Richmond upon Thames	Rochdale	Rugby
Runnymede	Rushcliffe	Salford

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Sandwell	Scarborough	Sedgefield
Sefton	Sheffield	Shrewsbury & Atcham
Slough	South Kesteven	South Tyneside
Southampton	Southend-on-Sea	Spelthorne
St Helens	Stafford	Stockport
Stockton-on-Tees	Stoke-on-Trent	Sunderland
Swindon	Tameside	Taunton Deane
Telford & Wrekin	Three Rivers	Trafford
Vale of White Horse	Wakefield	Walsall
Warrington	Watford	Wigan
Winchester	Windsor & Maidenhead	Wolverhampton
Worcester	Wycombe	York

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**Designated Defective Housing List**  
**from Building Research Establishment Database of**  
**Non-Traditional Buildings**

Some non-traditional buildings are now classed as designated defective and not suitable for habitation.

Airey	Schindler
Ayrshire County Council	Smith
Boot Beaucrete	Stend
Boot Pier and Panel	Tarran Temporary Bungalow
Boswell	Tee Beam
Cornish Unit Type I	Ulster Cottage
Cornish Unit Type II	Underdown
Dorran	Unitroy
Dyke	Unity Type I
Gregory	Unity Type II
Mac-Girling	Waller
Myton	Wates
Newland	Wessex
Orlit	Whitson-Fairhurst
Parkinson	Winget
Reema Hollow Panel	Woolaway

As far as we know, this BRE list was last updated in 1990s.

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## BRE Research data of M017 houses

M017	Elmbridge
M017	Enfield
M017	Epping Forest
M017	Exeter
M017	Fenland
M017	Gateshead
M017	Gloucester
M017	Gravesham
M017	Harrogate
M017	Harrow
M017	Hartlepool
M017	Havering
M017	Herefordshire
M017	Hillingdon
M017	Hinckley & Bosworth
M017	Hounslow
M017	Hull
M017	Ipswich
M017	Kirklees
M017	Knowsley
M017	Leeds
M017	Leicester
M017	Liverpool
M017	Luton
M017	Malvern Hills
M017	Manchester
M017	Medway
M017	Middlesbrough
M017	New Forest
M017	Newcastle upon Tyne
M017	Newcastle-under-Lyme
M017	Newham
M017	North East Derbyshire
M017	North Lincolnshire
M017	North Somerset
M017	North Tyneside
M017	Northampton
M017	Norwich
M017	Nottingham
M017	Nuneaton & Bedworth
M017	Oxford
M017	Plymouth
M017	Portsmouth
M017	Preston
M017	Redbridge
M017	Redditch
M017	Ribble Valley
M017	Richmond upon Thames
M017	Rochdale
M017	Rugby
M017	Runnymede
M017	Rushcliffe
M017	Salford
M017	Sandwell
M017	Scarborough
M017	Sedgefield

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**Building Research Establishment (BRE) and BRE 113**

We developed this survey format over many decades and have been updating and improving it over the years. It originally started based upon the Building Research Establishment (BRE) BRE 113: Steel framed and steel clad houses: inspection and assessment written in 1987 by H. W. Harrison, who was an architect. This also took note of the BRE Report specifically on the British Iron and Steel Federation (BISF) framed houses published in 1986.

We originally viewed the 16 points identified in BRE 113, which was based on one hundred inspections of steel framed buildings and have amended and adjusted them over the years to make them more practical having, at time of writing, surveyed over 85 non-traditional buildings.

Examples of BRE 113		
Item No	BRE 113	Our procedure
3	<p>Check whether neighbouring or adjacent owners of dwellings have carried out an inspection.</p> <p>If available, the results of those carried out within the last 5 years may be useful.</p>	<p>We have not knocked on neighbours doors asking about any problems that they have had in their properties. We would advise historically we have not had the benefit of a report from an adjoining property during the time we have carried out non-traditional surveys.</p>
8	<p>Drill fabric through internal or external cladding at the most convenient point into any cavity alongside and inspect condition of protective surface of the steel with optical probe.</p> <p>If possible, an alternative is to create a hole approx. 50 to 75mm in diameter and use a torch and a small hand-held mirror.</p>	<p>We have found that opening up the property in three areas approx. one metre squared openings is a far better assessment of the structure.</p> <p>We carry this out in 3 areas with the agreement of the owners and the use of their own builders, paid for by the client having the building survey carried out.</p>
12	<p>Test the carbonation of surrounding concrete or render to determine remaining period of protection to any buried steel or mesh.</p>	<p>We carry out a visual inspection identifying cracks and any rust areas and pay particular attention to the areas around gutters and downpipes.</p> <p>We do not carry out a carbonation test of surrounding concrete or render.</p>
13	<p>Chip away corrosion produced to determine affected area remaining has uncorroded steel.</p>	<p>We do not carry this out as the property is not owned by yourself and we have no way of making good the damage.</p> <p>We carry out a visual inspection and comment on the condition of the property and assess it as required.</p>

We would comment that the BRE is a research organisation and as such is focussed on a test case environment in our opinion, where there is no occupation of the building and no owner. We give to you care and consideration as the owner and also advise the practicalities of what can be carried out in the time limited survey.

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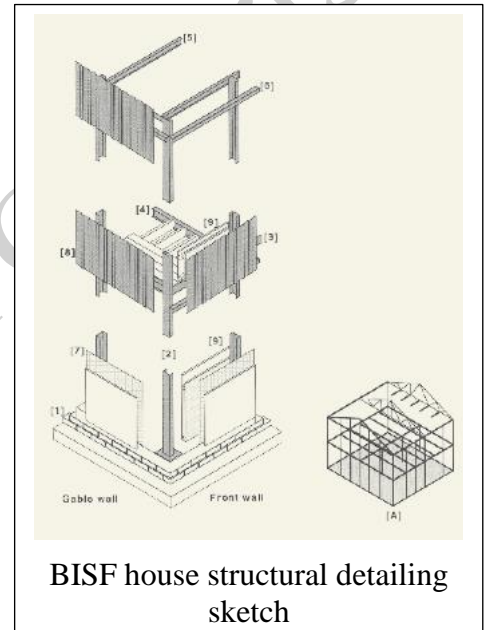
## BISF House Information Sheet

### British Iron and Steel Federation

This article has been written by a Chartered Surveyor based upon our findings and experience over the years of surveying these types of properties. If you would like to discuss BISF properties further with us please free phone 0800 298 5424 for a friendly chat.

#### Introduction to BISF Houses

BISF stands for British Iron and Steel Federation. The BISF house is a pre-fabricated steel structure originally built with a shallow pitched asbestos roof, panelling to higher level and render to lower level. Between the metal frames are timber struts and insulation with an inner plasterboard or hardboard which originally had a design life of between ten and twenty years.



BISF house structural detailing sketch

#### Non Traditional Constructions Overview

There are considered to be around one million properties built from non-traditional construction. The Building Research Establishment (BRE) have over 500 systems listed between 1900 and 1976 excluding RAT Trad and post 1976 timber framed construction. There were approximately 35,000 BISF houses built over a period of 6 years. It was only exceeded by non-traditional buildings of aluminium bungalows which were 55,000, Easy Form which was a concrete system which had 90,000 built and Wimpey No-fines which had 300,000 built. BISF buildings do tend to stand out. They are predominantly built by Local Authorities.

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BISF property with metal profile sheet roof (has asbestos roof been removed or has it been overclad?) and metal profile sheet at first floor level and render at ground floor level and older style double glazed windows



BISF house with a profile metal roof, (again has asbestos roof been removed?), plastic cladding at first floor level (is there insulation between the profile metal sheets and the plastic cladding that is causing condensation) with pebbledash render at ground floor level and modern double glazed windows

### **BISF Houses were built with a purpose and a set timescale in mind**

It should be remembered when looking at these buildings that they were after the War to fulfill the requirements of a lack of housing. Equally they also fulfilled the need for work and allowed the factories that had been producing things for the war effort to then change and use these buildings.

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## **Is a BISF house unmortgageable?**

### **It depends on when you ask the question!**



It is probably more true to say that they are difficult to mortgage. With the Right to Buy Scheme in 1979 five million council house tenants were given the right to buy their homes under the Conservative Government proposal. Those who had lived in their house for three years got a discount of 33% and then it increased in stages, people who had been tenants for 20 years got a 50% discount. Michael Heseltine, the Secretary of State for the Environment said that the Bill laid the foundations of social revolution allowing people to own their own homes. Roy Hattersley of the Labour Party fought it. Most importantly the Government said they would offer tenants 100% mortgage from the Local Authorities. It was considered a vote winner for Margaret Thatcher in 1979 and 1983 and Labour dropped their official opposition to it in 1985 and by 2003 1.5 million council houses had been sold.

The reason why the properties are unmortgageable outside of Council mortgages are:

1. Corrosion and deterioration of the frame that is hidden by the structure
2. Properties are poorly thermally insulated for today's standards
3. Noise transfer between buildings

Improvements to bring up to current standards could involve a thorough check of the steel frame, replacement of the asbestos roof and increase in insulation without promoting condensation and a reduction in the noise transfer between the properties with the addition of new double glazed windows. We have had costs quoted at between £20,000 - £50,000 depending upon the alterations already taken place and mortgage company requirements.

Knowsley Housing Trust advise costs in 2004 (however bear in mind that they do not need to get a mortgage) as:

Structural render	£8k
Roof insulation	£4.3k
Windows	£2.1k
PVC doors	£1k
Fascias and soffits and rainwater goods	£0.5k

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Bathrooms	£0.9k
Central heating	£2.3k

As the vast majority of houses sold in the UK are mortgaged it is essential that these properties are mortgageable to sell to the majority of the market.

### **Specific Problems on BISF Houses**

#### **BISF house asbestos roof problems**

When deteriorating asbestos can be a health hazard, complete replacement recommended. The roof material has to be appropriate for the strength of the roof structure and in our experience they need replacing with a profile metal sheet and insulated. However this also needs to be ventilated to prevent corrosion from occurring.



#### **BISF house steel structure problems**

Risk of deterioration to the base of the steel structure and around the window areas and high humidity areas such as bathrooms and kitchens.

#### **BISF house walling problems**

Profile metal sheeting to the upper areas and a render on an expanded metal lath to the ground floor areas with a timber frame and a fibreglass insulation and plasterboard. The frame is formed with rolled steel angles and channels. The roof is formed from tubular steel trusses which we believe are mock truss centrally (this needs to be checked and confirmed).

#### **BISF house insulation problems**

Improvements in the insulation can result in condensation. External structural insulation panelling is recommended which is difficult to do (unless both yourself and the neighbouring property are carried out otherwise there will be a step in the external wall).

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Structerm is often quoted as the only suitable insulation rendered panel system as this is accepted by ninety per cent of the mortgage companies (obviously subject to variations in the market) and is available with a long term guarantee.

### BISF windows and doors problems

Originally steel frame timber glazed. Now the majority have been replaced with double glazed windows.

### BISF party wall problems

The dividing wall between properties. We have seen quoted as 30mm thick or as a studwork.

### Voice of Experience

We recently spoke to a contractor who has spent several decades renovating the steel framed properties for a range of clients from Local Authorities, property developers and individuals. It is refreshing to hear first hand the issues that they have come across over the years. We thought we would relay some of these in this article.

The first myth or urban rumour is that the BISF buildings were temporary buildings for only ten years, they are meant to have a design life of far longer. He concurred with our findings that originally they had asbestos roofs with metal cladding to the upper sections and render to the lower. Over the years they have done almost anything and everything to these properties. He had also been involved in some cases where he had looked at them for loss assessors where they had burnt down and they had renewed the structures inside out. It has been the main focus of their business over the past three plus decades. Interestingly he advised that he had come across asbestos which had been covered over in the roof but the majority of times it has been removed. He has come across the phenomena of insulating the underside of the roof, i.e. the pitched section which is what we have found. This is quite common although he is uncertain as to how effective it is and indeed thought that with the wind blowing through the rest of the structure it was better to put the insulation actually in the ceiling void of the upper floor as we traditionally do. He made interesting comments that he had seen a variety of lightweight roof structures over the years. They do need to be lightweight due to the way the roof is constructed. The majority of them have metal sheeting as protective coating.

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With regard to the wall cladding he advised that he had seen many different ways of looking at wall cladding over the years but the most cost effective was to use the existing cladding as a backing for insulation and then add a cladding onto that. He has seen everything from brick to stone to timber finishes. He commented that cladding was popular although he wouldn't recommend it due to it always seeming to discolour if it was plastic and/or need regular maintenance if it was timber. He also advised that the lower sections were often best in a different material although he wouldn't recommend render which was what they were originally carried out in. This was because of the differential movement between the steel frame and the render structure left cracks. It was often best to have some form of cladding or different materials to the upper parts and brick to the lower parts. He also commented that if they were working on a lot of houses for a landlord such as a Local Authority or Housing Association then they would tend to mix and match them as each house would have an individual look and overall made the general look more appealing. Interestingly he said whilst the steel frame structure is strong enough to resist fires (and remember he has actually seen these buildings after a fire) he commented that you do need to be careful with the amount of weight that you hang from them.

Of course he commented that he would be more than happy to come and view any BISF property to comment further. Most importantly we think is that he would actually be able to give a firm price on the amount of work due to their experience.

### **Inspection**

Surveyor's inspections can take the form of a non intrusive visual inspection or in the form of an intrusive/destructive inspection where the walls are opened up exposing the framework. Some reports say the use of borescopes however in our experience borescopes do not give a suitable view of the area so we would recommend opening up of the structure.



### **BISF Information and Action Required**

You need to establish the exact mortgage requirements on the property at the time that you wish to purchase as these will change from time to time.

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**BISF Type A1**

**Manufacturers:** British Iron & Steel Federation  
British Steel Homes Ltd  
**Alternative names:** BISF

**Designers:** Frederick Gibberd  
Donovan Lee

**Period built:** 1944-50

**Number built:** 35,000



**IDENTIFICATION CHARACTERISTICS**

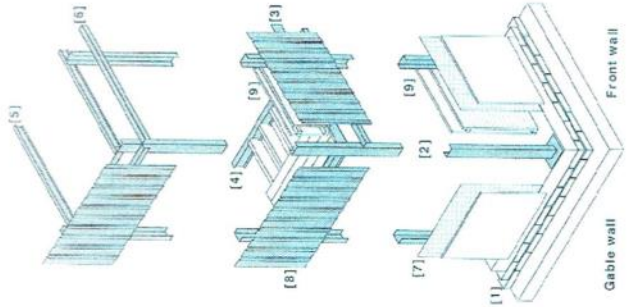
2-storey semi-detached and terraced houses.  
Shallow pitch gable roof covered with profiled asbestos cement sheets.  
External walls rendered to first floor level and vertically profiled steel sheets above.  
Large ground floor windows.  
PS terris to windows and doors.  
Some houses have single storey lean-to structure at gable wall.

**NOTES FOR SURVEYORS**

Minor to severe corrosion of RSA and RSC stanchions, particularly at bases and corners.  
Minor to severe corrosion of girders.  
Cracking of ground floor slabs, particularly at corners.  
Corrosion of metal lathing and failure of render.  
Corrosion of profiled steel sheets and steel fixings.  
Corrosion of cast-iron flue pipes and metal cowling.  
Deterioration of profiled asbestos cement sheet roof cover.  
Prototypes developed by BISF are Type A, Type B and Type C.

**REFERENCES**

BRE Report BR 77  
PWS No. 23  
MTHSC



**CONSTRUCTION**

**Substructure:** Concrete strip footings. Brick under-building [1]. Concrete slab thickened around perimeter. P.C.

**Frame:** 17 RSC stanchions [2], 3 double RSA single stanchions forming hollow timber floor support beam, 2 RSA floor joists [3], 7 RSC floor joists [4], 7 RSC ceiling joists [5], RSA chador rails [6], RSA bracing, 2 tubular steel roof trusses, 1 mock truss and RSA purlins, see frame layout [A].

**Protective coating:** Red lead paint and black bituminous paint. Steel sheets galvanised and coated with red lead paint.

**External walls:** Rendered expanded metal lathing to first floor level [7] and vertically profiled steel sheets [8] above, cavity glass fibre insulation blanket, timber plasterboard [9].

**Separating wall:** Block cavity wall faced with timber framing lined with plasterboard. Single leaf block in roof soace.

**Partitions:** Timber stud lined with plasterboard.

**Ground floor:** Concrete.

**First floor:** T&G boarding on timber joists.  
**Ceilings:** Plasterboard.  
**Roof:** Profiled asbestos cement sheets.

**VARIANTS**

Trenchfill concrete foundation incorporating ground floor slab.  
Fibreboard, hardboard and Stramit board linings to walls, partitions and ceilings.  
RSA roof trusses.  
Single storey lean to structure at gable wall.



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**Examples of this type of non traditional metal frame house (not your house)**



Originally the property would have had profile metal cladding



Rusting to profile metal cladding



Metal frame house with profile metal sheeting at top and render at bottom. Roof has been changed.



How vertical tiling and new windows can considerably change the look of a property but underneath it is still a metal framed building

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Pebbledash render in parts as well as plastic cladding and extensions but again the main part of the building is still a metal frame



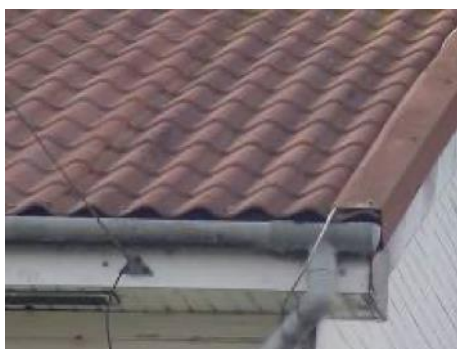
Plastic cladding has been put on top of property



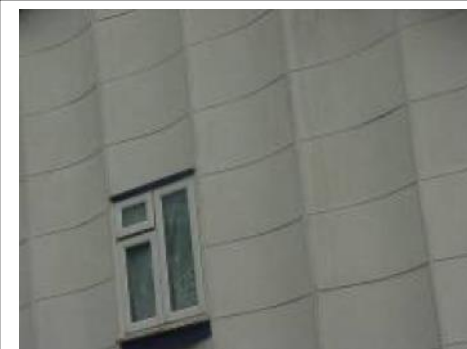
Example of plastic overcladding



Overclad fascias and soffits



Asbestos house that we looked at



Asbestos house

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Close up of edge of profile metal roofing that looks like a tile



Weathering effect to roof



Rivet where you can see roof is riveted together



Example of rusting that we have seen in the roof of a metal framed building



Example of tubular metal frame within the roof of a metal framed property



Example of over insulation of a metal framed property which causes condensation

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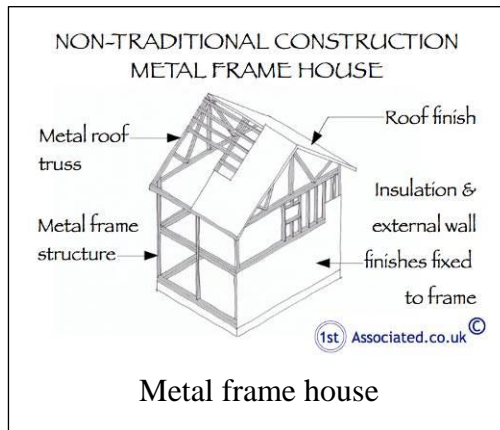
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## Metal Frame Structure

Below are photographs of a metal frame house that we have recently surveyed.



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## Features to look out for in non-traditional houses

We thought we would give you some tips on the sort of things to look out for:

### Chimneys

Asbestos was a very popular material (yes really) when non-traditional houses were being built



### Soil and vent pipe



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## Roof Construction

It is important to get in the roof and have a close look or for you to employ a chartered building surveyor that will get in the roof and have a close look (Valuers no longer need to view roofs when carrying out valuations – did you know that?). The below photos are what our surveyor saw on a recent survey.



Rusting to a lightweight metal frame or damage or deterioration to the metal frame of a non-traditional house



Some fixings replacements/repairs to a non-traditional house

## The adding of modern things can affect the building

It is very common these days to have a shower/bathroom with an extract system. Does that extract system discharge into the roof or does it discharge out of the building? If it discharges into the roof then there can be problems with rusting and corroding of metal and dampness to timber.



Extract vent to outside often discharges into roof which is essential that they do not in this type of roof

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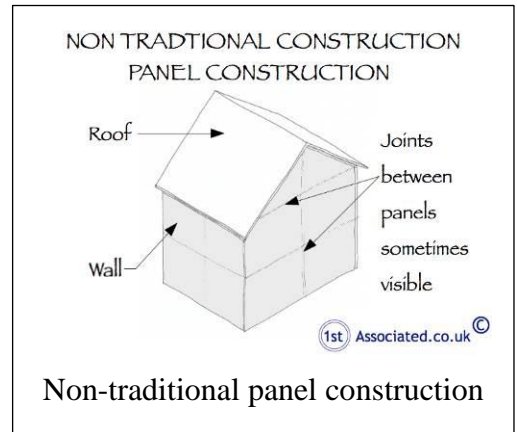
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## Large panel construction

This, as the name suggests, is where rather than building small brick after small brick we used large panels, usually of concrete, which in themselves were a storey height and similar width, about two and a half metres square, and they literally interlocked. There have been problems with the reinforcement used in these and the connections of them, but we haven't come across these problems in the many years that we have been surveying.



Large panel concrete non-traditional house



Jointing to a non-traditional house



General view of a development of non-traditional houses

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## **Innovatory construction**

We couldn't think of a better title for this section, but we basically mean constructions that used innovation to look at building houses in a completely new way. An example is the Wimpey no fines concrete system, which is popular and, as far as we know, mortgage companies will lend upon it. It utilises almost a moulding system using form work. There is also pod construction, which is drilling pre-fabricated units, craned and positioned into place and then an outer protective shell put around them. Lots of this type of construction was originally carried out by local authorities, as they had the pressure on them to build a large number of houses, and more recently by commercial companies, which had the pressure on them to make profits or returns for their investors.

## **Non-traditional uses becoming traditional houses?**

We have seen during our surveys over the years there has been a need to convert non-traditional housing into traditional housing. It could be argued that the right to buy Council Housing stock made this an important factor, as it is those people who required a mortgage that required the amendments, as in many cases there was nothing physically wrong with the properties.

Also, large companies holding a large amount of housing stock, such as Council Housing and Housing Associations requiring the housing to be brought up to more modern standards for thermal efficiency, etc, have utilised innovative ways of upgrading (although we are not sure whether that's the right term). Their housing techniques normally involve a cladding system to improve thermal efficiency, along with the check on the structural elements. We have surveyed some of them where they practically re-build the original buildings, which ironically can be very difficult. Whilst we don't know the exact figures we imagine it would be almost as costly as building the property from scratch.

## **Whistle-stop tour of the non-traditional housing market**

There are whole books dedicated to this area, so an article such as this can hardly present the subject of non-traditional housing in detail, but we hope this has given you a flavour and an interest for the subject.

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If you truly do want an independent expert opinion from a chartered surveyor, or a chartered building surveyor and are particularly interested in carrying out work on modern timber frame properties and if you are buying such a property please look at our survey examples. We feel our surveys are quite unique, as they are written to your level of knowledge. The surveys include photos and sketches and definitions. The survey will also include an action required section and an estimate of costs in the executive summary. We are more than happy to meet you at the property whilst carrying out the survey to discuss any specific issues you may have or have a general chat about what we have found at the end of the survey. Please contact 0800 298 5424 for a chartered surveyor to give you a call back.

We hope you found the article on Non-Traditional Housing of use and if you have any experiences that you feel should be added to this article that would benefit others, or you feel that some of the information that we have put is wrong then please do not hesitate to contact us (we are only human).

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# How easy is it to get a mortgage on a BISF house, also known as British Iron and Steel Federation house?

We specialise in surveys on BISF British Iron and Steel Federation houses and have been working with these properties for many years. We offer a reasoned view, based upon our knowledge and experience. We don't make a mountain out of a molehill. Equally if we think the house has problems we say so in a clear, jargon-free manner. We also use sketches, photographs and digital images to clarify what we are saying within our detailed reports. We even give you prices on work required.

## Lived in the property for 25 years and cannot get a mortgage, what an earth is that all about?!

Our client contacted us as she and her husband had been offered the Right to Buy the semi-detached Council house they had lived in for 25 years and wanted us to carry out a full residential building survey. The 65 year old house was a non-traditional metal framed construction known as a British Iron and Steel Federation BISF house and was built just after the War years when there was a great need for housing.

A BISF house looks like a normal house, rendered on the outside, it has a shallow pitched roof, looks like a tile but when you look closely it isn't in fact a tile its metal as you would expect with something made by the British Iron and Steel Federation. Possibly asbestos if it is in its original format.

The couple had decided to apply for a mortgage through the Halifax as their neighbours had recently been through the same process with the Halifax, which had all run smoothly.

The lender had already carried out our client's valuation and they were looking forward to very soon owning their own home. Little did we all know the problems that would arise!



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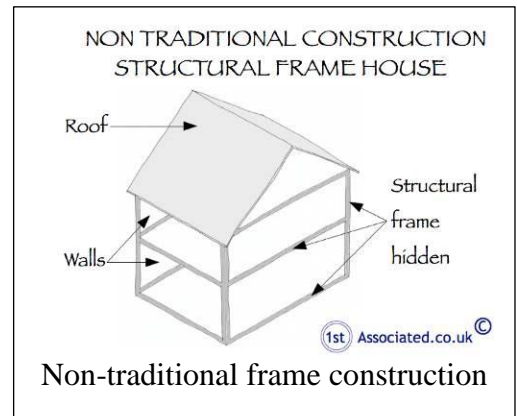
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## Our Independent Surveyor to the rescue

Our Independent Building Surveyor carried out a full visual residential building survey on the house where it was found none of the areas inspected could be termed as structurally affecting the property. Within the roof structure we even found the level of rust to be slightly below average, not bad or excessive although we did make our client fully aware they were buying a non-traditional house and the problems that can be inherent with them when or if they were to ever want to sell the property.



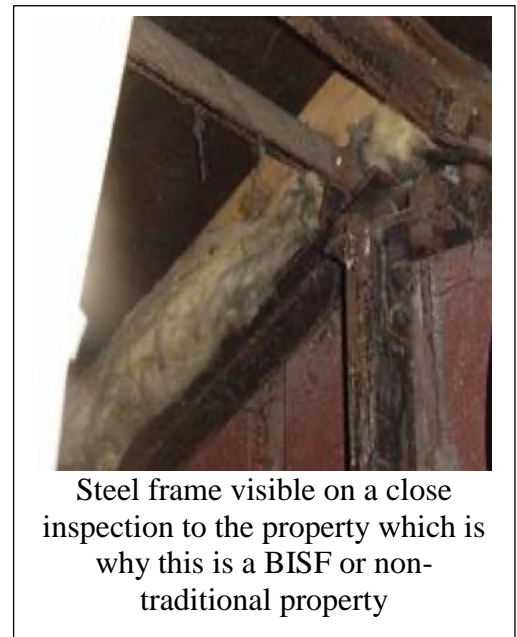
The clients seemed happy with the findings and felt they were a step closer to becoming house owners.

## Do banks and building societies really know what they are doing?

### Then the problems started!

The Halifax thought there was a problem with the property as it was a non-traditional build even though they had given mortgages for other properties nearby and indeed the property next door we were told (we haven't done any legal checks on this we have just taken the word of the neighbours that we spoke to). The problem was the Halifax didn't have a policy in place to resolve it!

Our clients were advised by the valuer working on behalf of the Halifax that the Halifax had asked for the house to be opened up. We asked:-



1. Exactly how many openings were required?

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2. The location of the openings?
3. What size openings were required?

Our clients were then told by the valuer the holes should be cut into the internal walls, close to the base of the vertical structural columns, to check for corrosion at the joint between the columns and floor slab. They also suggested investigation at first floor level to check column conditions at the point where when the house was built; originally there was a lipped joint between the render and steel cladding, which was a point of weakness.

This we believed did not answer our original questions so we contacted the valuer who told us he was only following guidance notes from the Halifax in requesting the house to be opened up and could not be any more specific. He advised we call his head office and ask them about another non-traditional property he had requested to be opened up and find out exactly where this was opened, how many openings and the size of the openings from the Surveyor that carried this out.

We then contacted his head office to be told they had not yet received the report back so had no idea!

## Feeling frustrated?

### 1stAssociated Surveyors never give up!

Feeling like we were getting nowhere and feeling for the poor client who was getting very frustrated, we then made contact with a Technical Support Manager at Colleys the Halifax Surveyors who advised through the Mortgage Advisor that the Structural Engineer needed to confirm that he is happy with the steel frame of the property and that the corrosion, if any will not affect the future stability of the property going forward. He advised he does not require a specific number of holes or a specific size - just that he needs confirmation of the stability of the steel frame.



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## Non-traditional properties

Again, this was not the answer we required so we emailed the Tech Support Manager at Colleys advising that we had already carried out a structural survey on this property and given our comments based upon what we could see of the roof structure and a visual inspection of the whole property, which is what we always do. We said we have never before been asked to open up a property without any guidance or any specific reason to open it up other than that this is a BISF house of non-traditional construction. We advised no one is able to guarantee the future stability of a non-traditional property, we simply don't have the history of them.

We gave them our proposal of how many areas we intended to open up using the Building Research Establishment BRE as guidance and asked them for their comments. We advised even with these areas opened up we would only be able to specifically comment on these areas and give an indication of any potential problems and advised them it is only with the opening up of the whole structure, which we are not aware has ever taken place for a mortgage that we would be able to give assurance on the future stability of the property.

We wanted to understand specifically what concerns they had with this property over and above the other BISF houses as we could not see anything specific.

The normal process is to have guidance from the condition of the roof and we have never had our reports questioned previously. We have only opened up the structure of a property in the past:-

1. Where major works have been carried out or
2. Proposed to the property or
3. There has been a specific element identified by the mortgage valuer as a defect in the property

We can then focus our investigations in this specific area.

At this stage the client was feeling no matter what they did it would not be good enough to pass the mortgage requirements and considered pulling out altogether.

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## Another visit from a valuer!!

The client then had a call advising another valuer would be visiting the property. After this visit we were advised by Colleys that the lenders and Panel Surveyors are working together to resolve the issues with the lending on this property and they doubted we would have to go out to open up the property.



## And as time ticks on we are still waiting!

A few days later we spoke again to our client who advised she had been left a voice message by the mortgage advisor advising the Panel Surveyors have passed it but to date the client is still awaiting for written confirmation of this! We think that any day now the property mortgage will get passed and they will be homeowners.



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# French Drain

## Using a French drain to resolve a dampness problem

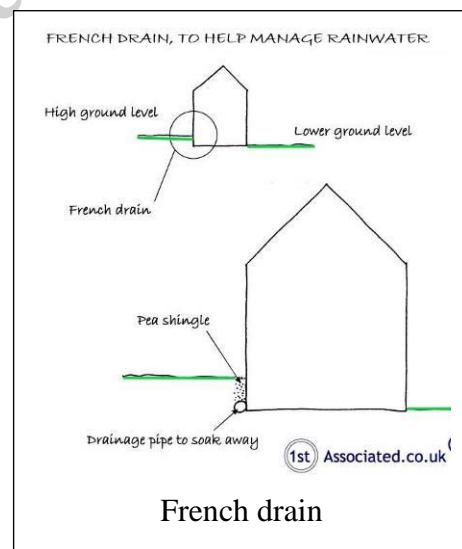
We are finding where we are asked to look at damp walls and damp floors or damp problems in general that commonly it is because the external ground level is higher than the internal ground level, or airbricks have been blocked, or simply paving slabs, decking or briquettes have been used to form a patio area. This then discharges any rainwater against the building. Quite often the solution is to add a French drain.

Whilst French drains are quite simple and are basically nothing more than trenches filled with gravel, although there is a bit more to them, as we will explain, they are almost a D.I.Y. job for most people and they are relatively easy to install and are low cost. However, you do need some care and attention, otherwise you can install what we have heard referred to, as the French pond.

## What use is a French drain?

A French drain is a trench, the width of approximately six inches or 300 millimetres wide, or the width of your spade, and is approximately twice the depth, i.e. 12 inches or 300 millimetres. In most cases this will suffice, however, where there is a great deal of ground water you may wish to make the trench wider and deeper.

The French drain acts as an area where water soaks away quickly. We often recommend them being close to building, but not next to the building, as this helps reduce the ground level and/or take any water that is directed at that area away.



For example, where a patio has been put in place which aims any rainwater at part of the wall.

As mentioned, whilst a French drain is a D.I.Y. job, it does need some understanding of how it works.

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## French drains must be on a slope

The piping that goes at the base of a French drain should be perforated or, as we did years ago for land drains, there should be gaps between each pipe. It should be set onto a bed of firm ground and the pipes should be on a fall to the drain. Whilst you should be able to ensure there is enough fall by sight, we also like the idea of rolling a marble from one end to the other.

You will then need to put the pipes down, fill the trench with half an inch, to an inch, of good-sized gravel. You can leave it at that, or in addition you can cover with a sand and then turf over. This is how a basic French drain is carried out.

## The French drain system that we would recommend

This would be as described, although we would add to the base an inch or two of gravel on to which the perforated drainage pipe will rest. It will then wrap around that drainage pipe filter fabric. This is to stop the holes in the perforated pipe from blocking up. By the way, the drainage pipe should be four to six inches/100 millimetres to 250 millimetres. We would then fill with gravel. In addition to this, we would add a silt trap and this is added in the run of the pipe and is very similar to a road gully (not that's of much use if you don't understand how a road gully works). The silt trap is a rectangular box with a pipe opening at each end. The drained water passes onto this and any particles sink to the bottom of the box and then the water travels on to the other side of the box, enabling you to feed into a drain.

These are usually made of glass reinforced polyester and have been available in this form since the mid-1980s. They are normally reinforced with a steel frame for additional strength and re-bedded in concrete.

## The French pond!

French drains will, over time, clog up, which is why we recommend using a filter fabric. However, even with this they will eventually clog up. Unfortunately, there is no dyno-rod equivalent, as it is normally fine sand, organic matter or clay that has clogged up the French drain. So, it is a case of digging it up and cleaning the pipework (or it may be quicker to just replace it), adding a filter fabric and re-filling the gravel.

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# Condensation and Cold Bridging in Non-Traditional houses

## What is cold bridging, how does it work?

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

### Cold Bridging

Cold bridging is caused by a colder element in the structure or fabric of the building allowing coldness to pass through. When warm moist air is present in the property and it passes through the colder elements of the structure we have what is known as Cold Bridging. This is often caused by a combination of issues. It can occur from things such as having a shower or a bath, cooking or clothes washing, particularly if you are drying washing on the radiators.

### Ventilation is important

It could, in commercial properties, be a large gathering of people breathing (this can cause a lot of humidity) in a building that has stood cold and empty for some time such as a church, village hall, sports centre or a crèche. These human atmospheres create a climate, which can result in condensation on the cold elements of the structure and fabric if the room is not ventilated properly.

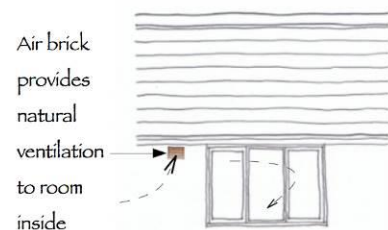


Non-Traditional house mainly  
asbestos



British Iron and Steel Federation  
frame house (BISF)

#### AIR BRICK TO ROOM



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Airbrick provides ventilation

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## Condensation and Cold Bridging in certain susceptible constructed properties

### Survey sketch on Cold Bridging

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

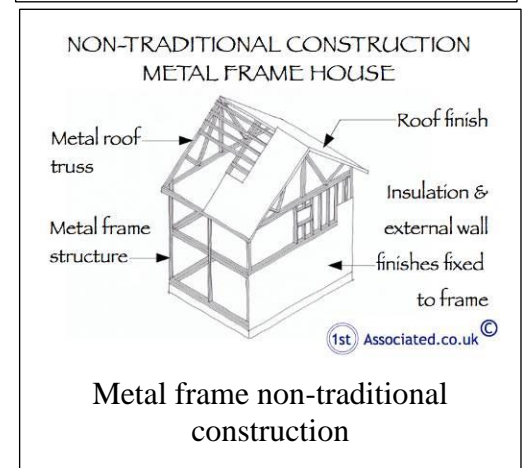
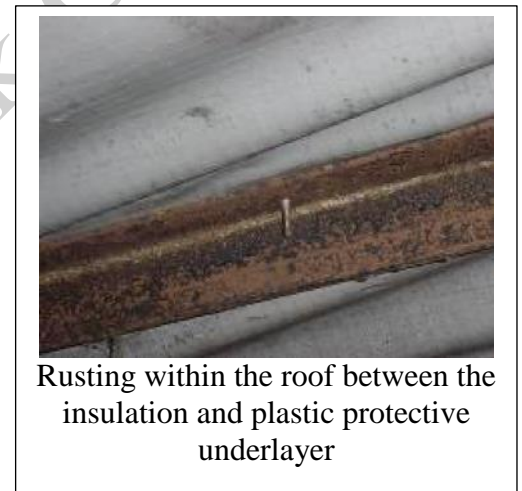
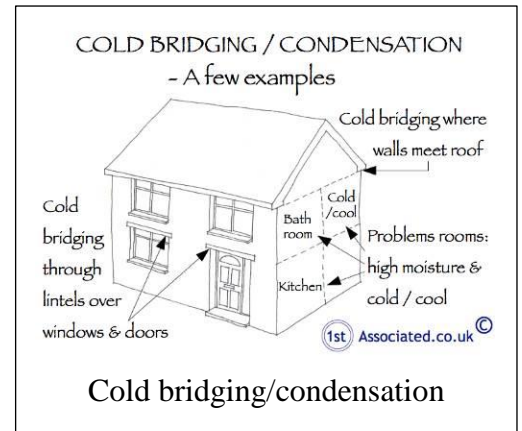
### Cold Bridging isn't just about condensation on mirrors

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

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

### Buying a modern building

If you buy a 1980s property for example, with concrete lintels that cause cold bridging, this is a characteristic of the property and it is very difficult to change. However not only could it be a characteristic of the building it could also be caused by alterations that you make to the building.



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## When is Cold Bridging Likely?

In our experience we have seen cold bridging occurring in:

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

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



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

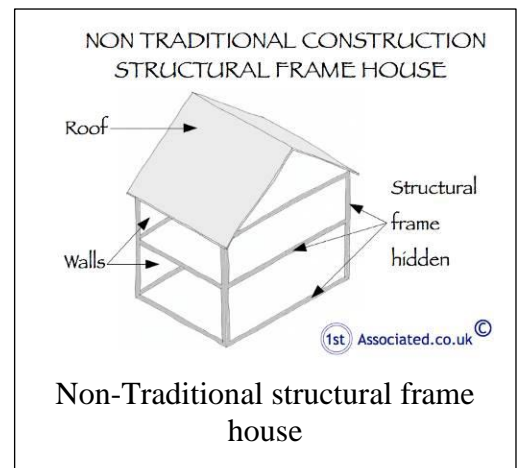
## Problems with 1970/1980 era properties relating to Cold Bridging

Let us take a look at the 1970s/1980s era of property to give an example of the problems we have come across with this era.

The 1970s is an era where we had just begun to think about insulating due to the oil crisis and where we added insulation into our structures

For example with:

1. cavity wall insulation or
2. double glazed windows.



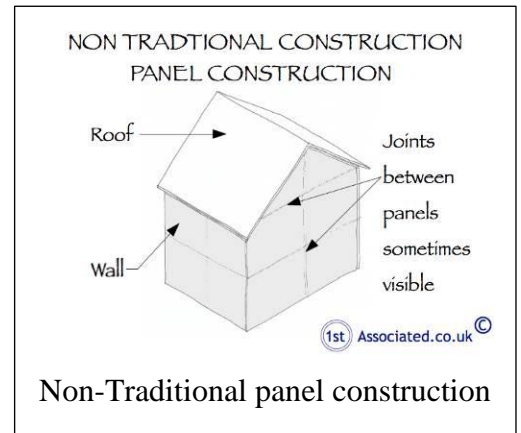
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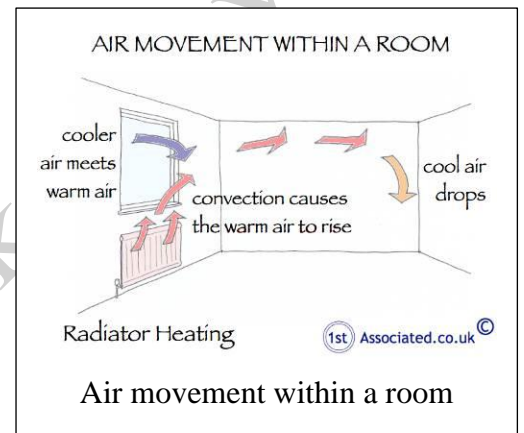


This meant they were warmer which has meant the significance of a lintel, over a door or window, being colder and allowing the transfer of coldness becomes much more important. This results in condensation that we commonly see above windows in this age and era of property.



## How to solve Cold Bridging

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



## Where do we most commonly find Cold Bridging?

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



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## Can lifestyle be a factor in Cold Bridging?

This is often a contentious and difficult question, particularly where the occupier is a tenant and there is a disagreement between the landlord and the occupier as to why there is mould in the property. In our experience the major factor is the size of the family living in a property. This is especially the case with large families with young children and where in turn there is a lot of washing of clothes being done. This is particularly the case in the winter months, with the wet washed clothes being dried on radiators. Also, general hygiene washing and not to mention cooking to feed everyone all leads toward a more humid atmosphere.



Cooking produces steam and requires ventilation

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

## Is Cold Bridging and Condensation a design problem or a lifestyle problem?

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



Non-Traditional BISF property

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## Design of the Building

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

### Things to remember about an airbrick

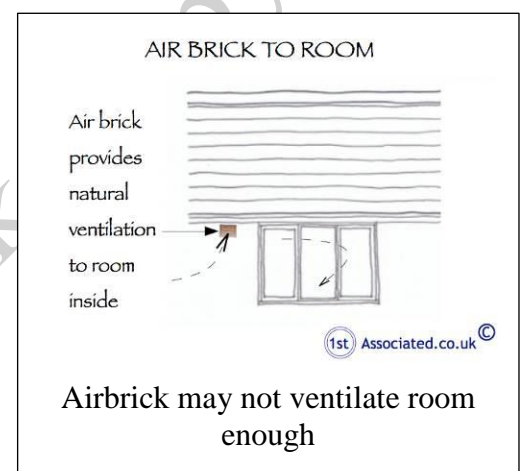
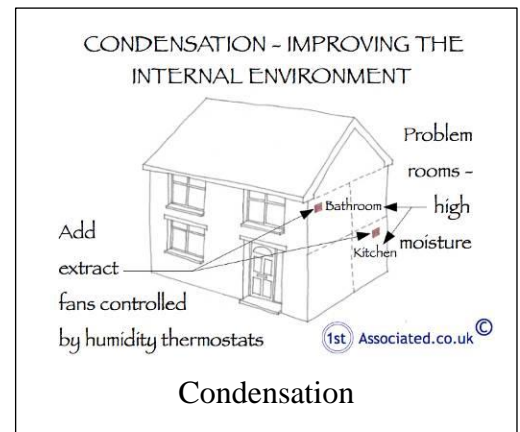
If you are thinking about adding an airbrick then you need to be aware that airbricks don't actually allow that much air through. Although externally a nine by three inch airbrick has a lot of gaps, as these gaps taper, it is generally considered that only about one inch square of air regularly passes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

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

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

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

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



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## Cold bridging what can we do?

There are limited things you can do with regards to cold bridging as it is about the original design of the property and needs to be considered as a characteristic. However, we do always recommend large humidity controlled extract fans are added into the bathrooms, kitchens and any areas that you intend to carry out drying of clothes to ensure moisture is removed as quickly as possible.

## Vapour Barriers

Many modern properties, particularly timber frame properties, utilise vapour barriers to stop moisture getting into the structure. This may be the way forward with updating this type of building. As far as we are aware at the time of writing article no long term investigations have been carried out with regard to this type of remedial refurbishment work.

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