



# ISVA

Independent Surveyors & Valuers Association  
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## HomeSurvey

On

99 Accacia Avenue, Anytown  
Nottinghamshire NG3 6BL



**Name and Address of Client: Mr & Mrs Buyer**

**Date of Inspection: 3<sup>rd</sup> July 2018**

**Surveyor: Thomas H M Smith BSc (Hons) FRICS – RICS Registered Valuer**

**For and on behalf of W A Barnes LLP Chartered Surveyors Portland Square,**

**Sutton In Ashfield Notts NG17 1DA Tel: 01623 554084**



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## 1. INTRODUCTION

**THIS REPORT IS A LEVEL 2 SURVEY, CARRIED OUT BY A MEMBER OF THE INDEPENDENT SURVEYORS AND VALUERS ASSOCIATION IN ACCORDANCE WITH THE 'TERMS OF ENGAGEMENT', WHICH HAVE BEEN SIGNED IN AGREEMENT BY THE CLIENT. (A COPY OF THE AGREED TERMS IS APPENDED AT THE END OF THE REPORT).**

### DESCRIPTION

The property comprises a medium sized, two storey semi-detached house originally built, in my estimation, around 1930. The property has been extended by the provision of a single storey addition built onto the rear to extend the kitchen and a conservatory has also been extended onto the back of the property. I estimate that these additions were added during the 1980's.

### ACCOMMODATION

The accommodation comprises;

Ground floor:

Enclosed storm porch. Entrance hall. Front living room. Separate but adjoining rear dining area. Kitchen. Conservatory.

First floor:

Landing. Front right hand double bedroom. Rear right hand double bedroom. Front left hand single bedroom. Bathroom / wc.

### CONSTRUCTION

The property has been designed and constructed along traditional lines. The main walls are of 9" solid brick work. Part of the front wall is covered with a textured coating known as rough cast render. The roof is pitched and hipped with coverings of slate. Internally, the ground floor is a mixture of solid concrete and suspended timber. The first floor is of suspended timber. The walls to the single storey kitchen extension consist of two skins of masonry with a gap in-between known as a cavity. The roof above the single storey extension is mono-pitch with coverings of concrete tile. The roof above the conservatory is mono-pitch with coverings of polycarbonate sheeting.

### LOCATION

The property is found within an established, residential location. The immediate area is generally characterised by semi-detached and detached properties dating from the same period. The property gains good access onto Mapperley Plains where there are various shops catering for everyday needs. The local area is generally well served by schooling and leisure facilities. The property lies about 3 miles from the city centre and therefore gains good vehicular access to all urban amenities.

### RADON

According to the UK Radon Map, the property is in an area where there is a less than 1% chance of high levels of radon gas being present. (Radon is a naturally occurring invisible radioactive gas that can sometimes build up in homes in certain parts of the County.)

**FLOODING**

According to the Landmark web site, the property is not in an area where there is a significant risk of flooding.

**COAL MINING**

The property is located in an old mining area and has been affected by past coal mining subsidence damage that has affected the area in general. A Mining Report should be obtained, and your attention is drawn to my comments in Sections 4 & 13.

**2. CIRCUMSTANCES OF INSPECTION**

When I inspected the property, the weather was hot and dry following a dry spell over the preceding month. The accommodation was partly furnished. No attempt was made to move larger items of furniture such as the wall unit that is placed adjacent to the right-hand wall in the front living room. The presence of tightly secured floor coverings throughout the accommodation prevented an inspection and investigation of the floor surfaces.

**ORIENTATION**

The front of the house space is approximately North East.

**RELATED PARTY  
DISCLOSURE**

I have had no previous involvement in this property and am satisfied that no conflict of interest arises.

**3. SURVEYOR'S OVERALL OPINION**

This property is, in my opinion, a reasonable proposition for purchase - but only on the assumption that you are prepared to bear the cost and inconvenience of dealing with what amounts to be, a fairly substantial amount of repair and refurbishment that is needed in order to bring the accommodation in to line with present day standards. You will note that sprayed foam insulation has been applied to the undersides of the roof slopes as seen in the roof space. This is not a recommended method of repair and, importantly, this means that the property will not be readily mortgageable to most High Street lenders and will significantly reduce re-sale potential. Consequently, I do not think that it would be unreasonable for you to renegotiate the purchase price based upon the cost of dealing with the repair works here reported that you were not aware of when terms were first agreed. Provided that the necessary repair works are undertaken to a satisfactory standard, and then assuming normal maintenance thereafter, I can see no reason why there should be any special difficulty arising on future resale in normal market conditions.

**See also Section 14: Summary of Condition and Recommendations.**

#### 4. STRUCTURAL MOVEMENT

The property has been affected by a significant degree of past movement has may be seen, internally, by:

- Fractures to the ceiling plaster in the porch, hall, rear living room, landing & bathroom.
- Fractures to the wall plaster to the right-hand wall in the hall where the wall paper has been split.
- Fractures to the wall plaster on the left-hand wall of the under stairs storage cupboard.
- A fracture to the left-hand wall in the front living room where the wall paper is split.
- Fractures to the wall plaster in the conservatory.
- Certain door openings which are out of square.
- Certain doors which self-close.
- Gaps between the ends of the floor boards and the front wall in the front single bedroom
- Gaps between the skirting boards fixed to the front, left hand and right-hand walls in the front single bedroom.

There is evidence of movement as may be seen, externally, by

- Fractures to the rendered below the front double bedroom window.
- Slight, stepped fractures following the mortar joints to the brick work beneath the rear bedroom window.
- The left hand flank wall is slightly out of vertical.

Based upon my one-off inspection and judging by the dirt that has accumulated within the fracture's and bearing in mind that the property has not been redecorated for many years, I believe that most of this movement is of a long standing and none progressive nature and is characteristic of past coalmining subsidence damage that has affected the area in general. The movement should not, in my opinion, adversely affect either value or future resale potential. No further investigations are considered necessary. The internal fractures will need to be cut out and filled prior to re decoration. The fractures to the rendering will need to be cut out and the render made good prior to redecoration. The stepped fractures following the mortar joints to the brick work on the rear elevation of the house will need to be cut out, the bricks wedged with slate and repointed in mortar. You should do this as soon as possible after purchase and then monitor the position. You should be aware, however, that it is highly likely that when wall paper is stripped off further fractures will be revealed and will require similar repair.

It is, however, also possible that leaking drains could be causing some movement. The drains need to be assessed prior to exchange of contracts and your attention is drawn to my comments in Section 10.

## 5. DAMPNESS, CONDENSATION & VENTILATION

### DAMP PROOF COURSE

The main walls incorporate a single blue brick damp proof course which is substandard.

There is visual evidence to suggest that a supplementary chemically injected damp proof course has been installed. Unfortunately, this is not working entirely effectively.

### DAMPNESS

I took readings with a moisture detecting meter to plaster services above skirting boards to all accessible ground floor walls internally. High readings were obtained to localised area of the walls in the entrance hall and kitchen. There is a visible tide mark to the wall plaster in the entrance hall. This indicates dampness, rising up from the ground caused by ineffective damp proof course which has broken down in certain areas. This is an urgent defect that can be remedied. **You should identify the contractor responsible for the installation of the chemical damp proof course and require him to honour the terms of any guarantee, if available, prior to exchange of contracts.**

**Alternatively, you are strongly advised to instruct a reliable damp proofing contractor who should be a member of the Property Care Association to carry out an inspection in order to identify the cause and extent of the dampness and provide you with a quotation for remedial works found to be necessary. His recommendation should be implemented in full as soon as possible after purchase with the benefit of a long-term insurance backed guarantee.**



Tide mark on wall in Hall.

**CONDENSATION &  
VENTILATION**

High readings were obtained with the moisture detecting meter to localised areas of the chimney breast in the front bedroom. I believe that these readings are caused by condensation building up in the redundant flue. I recommend that the disused flu should be capped off and the redundant flu ventilated. You should address this as soon as possible after purchase.

I saw no evidence of any problem to be associated with condensation within the accommodation other than the dampness on the chimney breast in the front bedroom as referred to above. I note, however, that there are no extractor fans in the kitchen or bathroom. I recommend that extractor fans are provided, in order to minimise the risk of condensation building up in the future.

Sub floor ventilation is required to control condensation in sub floor areas. Sub floor ventilation is provided by two airbricks built into the front wall. There are two airbricks built into the rear wall inside the conservatory. There is an airbrick built into the rear wall of the conservatory and I assume that ducting beneath the conservatory floor has been provided. There is also a vent cut into the floor of the dining room although this has been covered with carpet. Sub floor ventilation to the dining area is minimal and it is a pity that a further airbrick and ducting was not provided beneath the conservatory floor when the conservatory was built. It is essential, that all of these air bricks are kept clear at all times. I assume that an original design detail provides sub floor ventilation via the airbricks in front of the property since these are above internal floor levels.

**6. THERMAL INSULATION**

Please refer to the Energy Performance Certificate from which you will note that the property has a relatively poor energy efficiency rating. I do not think that the energy performance certificate is, however, entirely correct since there is a reasonable amount of loft insulation. (The energy performance certificate suggests that there is none.)

**7. TIMBER DEFECTS**

I found no timber defects within the accommodation.

**ROOFS**

**8. THE EXTERIOR**

Timber rafters and purlins form a traditional, pitched and hipped main roof structure.

The main roof is covered with slates. Unfortunately, the roof is in poor condition. Foam insulation has been sprayed on the undersides of the slates as seen within the roof space (see photograph). This is not recommended and is a substandard method of "repair." It seems to be effective in preventing rain penetration but can lead to significant problems as it will tend to harbour dampness on adjoining timbers. Many high street lenders will not accept property where this is present as an acceptable mortgage security. This significantly adversely affects saleability. The insulation should be removed as soon as possible after purchase. Removing the insulation frequently damages roof coverings and, often, complete re-covering of the roof is the only option. **You are strongly advised to instruct a competent roofing contractor to provide you with a quotation, prior to exchange of contracts, for the complete recovering of the roof. This should be undertaken as soon as possible after purchase.**



It was not possible to assess the roof structure over the single storey rear extension since there is no means of access. The roof coverings are, effective in preventing rain penetration. However, you should note that the weather proofing between the roof of the kitchen extension and the rear wall of the house is provided by flash banding. This is a cheap alternative to lead and will have a limited life span. **You are strongly advised to instruct a competent roofing contractor to provide you with a quotation prior to exchange of contracts for having this replaced with a proper lead flashing. His recommendation should be implemented in full as soon as possible after purchase.**

The roof covering above the conservatory is mono-pitched and made of polycarbonate sheeting. Based upon my one-off inspection this roof appears to be watertight.

The roof covering above the front oriel window is flat and covered with mineral felt. There is no evidence of any significant weather ingress but the felt will have a limited life span – typically 10-12 years from new. Replacement of this felt needs to be budgeted for over the short term.

## CHIMNEYS

There is a brick-built chimney stack that projects above the rear front roof slope. Both chimney stacks are shared with the adjoining property. Four terracotta chimney pots are visible. The chimney stacks are in fair condition as far as I can tell but it would be advisable to arrange for the disused flue terminals to be capped off and the redundant flues should be ventilated internally to reduce the risk of condensation affecting the chimney breast within the accommodation as indicated in section 5.

The weather proofing between the chimney stacks in the roof slopes is made of lead (known as flashings.) The flashings are in poor condition and have pulled away. These need to be renewed as soon as possible after purchase. **You should ask a reliable builder or roofing contractor to provide you with a quotation for this work prior to exchange of contracts. The flashings will need to be renewed when the roof is recovered.**

## GUTTERS & DOWNPIPES

The rain water fittings have been replaced in modern plastic sections. They were not in use during my inspection and therefore cannot be properly assessed although I saw no evidence of any obvious problems. You should monitor the rainwater fittings during periods of rain fall during to confirm service ability.

## MAIN WALLS

The left-hand flank wall is out of vertical. Fractures are noted to the render and brick work on the front and rear wall as indicated in Section 4. These fractures indicate past structural movement which I believe is caused by coal mining subsidence. The fractures will need to be repaired as indicated in section 4.

The damp proof course has failed in localised areas as indicated in section 5.

The brick work is generally in a satisfactory condition although there are several perished bricks to the left-hand flank wall. These will need to be chopped out and replaced. You can address this by way of routine maintenance.

## WINDOWS & EXTERNAL JOINERY

The windows have been replaced with double glazed sealed units fitted into PVCU frames of a standard casement type. I saw no evidence of any misting between the panes to indicate defective seals which deteriorate over time. The windows open and close satisfactorily. Unfortunately, the windows are not particularly well designed; most of the windows feature top opening lights only.

Windows should, ideally, be designed to allow the occupants to escape easily in the event of fire. You should further note that the double-glazed units are secured by external beading. This is generally considered to be very easy to break into as the units are readily popped out. This can be done quickly and in silence. Consideration should, therefore, be given to having the windows replaced with a better design.

The external doors are made of PVCU and are in a satisfactory condition.

The fascia boards are made of painted timber. These are in a satisfactory condition as far as I can tell but should be carefully checked for decay when redecoration occurs.

**DECORATIONS**

The external decorations are fair but will need to be maintained in the normal manner.

**OTHER**

I found no other external matter requiring comment.

**9. THE INTERIOR**

**ROOF SPACE**

I undertook a torch light inspection of the roof space with access being gained by the hatch to the ceiling in the front double bedroom. The roof space was found to be generally wind and watertight but foam has been applied to the undersides of the roof slate which can lead to problems as indicated in Section 8.

The party wall is built up to full height.

The roof space contains two cold water storage tanks plus an expansion tank. These require attention as indicated in Section 10.

**CEILINGS**

The ceilings are finished in plaster and decorated with emulsion paint. Numerous fractures to the ceilings are apparent as indicated in Section 4. The fractures will need to be cut out and filled prior to redecoration.

Part of the ceiling in the kitchen is finished with a coating known as Artex. Artex applied prior to 1986 can contain particles of asbestos. The current informed view is that this will pose no significant health hazard if it is left undisturbed. Artex finishes have, in my experience, generally lost popularity. Many buyers will budget for having the Artex ceilings reskimmed prior to redecoration.

**INTERNAL WALLS  
& PARTITIONS**

Internal partitions a mixture of solid masonry and stud work having plastered faces decorated with paper and emulsion paint variously. The walls are generally in a satisfactory condition. Fractures are noted to the wall plaster in several rooms and your attention is drawn to my comments in Section 4. Certain walls are suffering from rising dampness and your attention is drawn to my comments in Section 5.

The property has been altered internally to include the removal of an original dividing wall between the front and rear living room. No evidence of structural distress was noted. Present arrangements have, therefore, safely stood the test of time and I must, therefore, assume that adequate means of support have been provided although I am unable to confirm this statement without disruptive investigation. This alteration should have been undertaken with Building Regulation consent and your attention is drawn to my comments in Section 13.

Certain walls in the kitchen are finished with a textured coating known as Artex. My comments with regards to Artex under the heading "ceilings" apply.

**CHIMNEY BREASTS,  
FLUES &  
FIREPLACES**

There is a gas fire with decorative surround in the dining area. The gas fire and surround are old fashioned, and you should budget for having these replaced.

The chimney breast in the front bedroom is suffering from localised dampness which I believe is caused by condensation and your attention is drawn to my comments in Section 5.

The fireplaces in the front and rear double bedrooms have been taken out and the openings blocked up.

The chimney breast in the front living room has been taken out. The chimney breast in the bedroom above remains in situ. No evidence of structural distress was noted. I therefore assume that adequate means of support have been provided since present arrangements have safely stood the test of time, but I am unable to confirm this statement without disruptive investigation. Current building regulations would require the chimney breast to be supported by an RSJ bearing onto load bearing masonry.

Combustion gases from the gas fire discharge to the outside air via the chimney. Combustion gases from the boiler discharge to the outside by means of a balance flu that projects through the left-hand wall of the house.

**FLOORS**

Having walked across the floor surfaces carefully I found them to be generally level. I subjected the timber floors to sudden impact loading and found them to be firm to the tread. No significant defects are apparent. I note, however, that there are gaps between the ends of the floor boards and the skirting boards in the front single bedroom. The gap has been filled by a timber fillet. This is unusual and indicates either some outward movement of the front wall or a poor standard of original workmanship.

You should note that the floor tiles do not extend quite up to the walls in certain areas of the kitchen presumably where appliances once stood. If you intend to keep the kitchen floor, additional tiling should be provided. This is a fairly straight forward exercise as long as matting floor tiles are available.

**JOINERY**

The kitchen fittings are old fashioned. Refurbishment to the kitchen needs to be budgeted for.

The staircase is of timber construction. The staircase is in a satisfactory condition. Unfortunately, the gaps between the balustrading on the staircase and landing are too wide. This represents a significant safety hazard to small children who could fall through the gaps. Adaptions need to be made to ensure that the gaps between the balustrading do not exceed 10 centimetres. **This is an urgent defect that needs to be remedied as soon as possible after purchase in the interest of personal safety.**



Skirting boards and architraves are of painted timber. These are generally in a satisfactory condition although I note that there are gaps between the skirting boards fixed to the front, left and right-hand walls in the front single bedroom. Again, this indicates past movement of the front wall.



Internal doors are a mixture of glazed and flush fronted types. The flush fronted doors are old fashioned. It would be advisable to budget for having these replaced.

Wardrobes are provided in both double bedrooms. These are old fashioned. Many buyers will budget for having these replaced.

#### DECORATIONS

Internal decorations have clearly not been renewed for many years. Full redecoration to your own taste needs to be budgeted for.

#### OTHER

I found no other internal matters requiring comment.

### 10. THE SERVICES

#### ELECTRICITY

Mains electricity is available and connected. The consumer unit and electricity meter are boxed inside the entrance hall. Unfortunately, I have seen certain matters that give cause for concern:

- The consumer unit is old fashioned.
- I could not see earthing in certain locations where I would expect to see it.
- There are not enough power points in certain rooms to meet modern living requirements.

There is no evidence to suggest the electrical installation has been checked recently. The NICEIC recommend that electrical installations in domestic properties need to be regularly checked – usually every 5 years.

**You are strongly advised to instruct a NICEIC registered electrician to carry out an inspection, test the installation and provide you with a quotation, prior to commitment to purchase, for any re-equipping found to be necessary in order to comply with current IEE regulations. His recommendation should be implemented in full as soon as possible after purchase. With most aspects of the building a defect means, at worst, you face costs and inconvenience. Where electricity is involved, however, even a minor deficiency can be fatal.**

#### GAS

Mains gas is available and connected. The gas meter is located in the under stairs storage cupboard. No problem was noted with regards to the gas supply.

#### WATER (including Sanitary Fittings)

Mains water is available and connected. There is a stop cock in the kitchen. Provision for domestic hot water is via the gas boiler. There is an electric immersion heater for back up. Domestic hot water is stored in a factory lagged copper cylinder which is positioned in the airing cupboard in the rear bedroom. There are two cold water storage tanks plus an expansion tank in the roof space. These are all made of modern polypropylene based material. They are, however, crudely insulated and do not have tightly fitting lids. There is a build-up of sludge inside the tanks. This increases the risk of Legionella.

You should arrange for the tanks to be lagged properly and for tightly fitting lids to be provided as soon as possible after purchase. (If you replace the boiler with a combination boiler, the water storage tanks will no longer be required).

#### LEGIONNAIRES DISEASE

Legionnaires disease is the collective name to the pneumonia like illness caused by Legionella Bacteria. Legionnaires disease is a potentially fatal form of pneumonia and everyone is susceptible to infection. There is a reasonably foreseeable Legionella risk in a water system if:

- Water is stored or re-circulated.
- The water temperature in some part of the system is between 20-45°C.
- There are sources of nutrients such as rust, sludge, scale and organic matters and
- It is possible for water droplets to be produced (for example showers).

In order to minimise the risk, you should ensure that the water temperature in the boiler reaches at least 60°C. Water outlets for example taps and showers and are not frequently used could be at risk. These may have to be used weekly to remove stagnant water. All shower heads should be removed, cleaned, descaled (if necessary) and disinfected every 3 months. These are typical examples of work that may be required to minimise the risk of Legionella and are given for illustrative purposes only.

Sanitary fittings appear to be serviceable but are old fashioned. Many buyers will, in my experience, budget for having the bathroom completely refurbished.

#### HEATING

Space heating is provided by press steel water filled radiators supplied by micro bore copper pipework fired by the gas boiler that is located, in the under stairs storage cupboard. The gas fire in the dining room provides a secondary heat source. Note that there is no space heating in the conservatory. The central heating system was not in operation during my inspection and has not been tested within the scope of this survey. The central heating boiler is, however, clearly very old. It would be sensible to accept that it is approaching the end of its economic life. You should budget for having the boiler replaced over the short term.

Gas Safe recommend that all gas appliances in domestic properties need to be regularly checked – usually every 12 months. I was given no evidence to suggest that this has been done. **You are, therefore, most strongly advised to instruct a competent person who is on the gas safe register to check all gas appliances in the property prior to exchange of contracts. He should provide you with a quotation, prior to exchange of contracts, for having the boiler replaced. The gas appliances should not be used until this has been done.**

**DRAINAGE**

The mains drainage is available and connected. Two inspection chambers were located. The first is positioned in the path in front of the house. The second is positioned in the path that runs down the left hand side of the house adjacent to the kitchen door. Both of the lids were lifted. The half round drainage channels in the first chamber are clear with no evidence of flooding or blockage. Unfortunately, the brick lining to the front chamber is poor condition. Brick debris is building up on the concrete benching adjacent to the drainage channels. This is likely to cause blockage. The rear inspection chamber is, unfortunately, completely blocked with sewage. Whilst this could be caused by a minor blockage, the possibility of more serious defects such as a fractured drain run cannot be ruled out - especially bearing in mind that the property has been affected by coal mining subsidence. **Further investigations are required. You should instruct a reliable drainage specialist to make the underground drainage system the subject of a closed circuit tv scan, in order to confirm the condition. They should provide you with a quotation prior to exchange of contracts for any repair works found to be necessary to include re-building of the brick lining in the front chamber and his recommendation should be implemented in full as soon as possible after purchase with the benefit of a guarantee.**



The over ground drainage system comprises of the kitchen and bathroom waste pipes plus the vent stack. These are all made of plastic and are in a satisfactory condition.

**OTHER**

It is now good practice to install mains control heat / smoke detectors for safety purposes. I also recommend that extractor fans are provided in the kitchen and bathroom. You should discuss this with the electrician referred to above.

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## 11. SITE& OUTBUILDINGS

### OUTBUILDINGS

There are no outbuildings of a permanent nature

### SITE

The property stands on a medium sized, slightly sloping plot. Off street parking is provided but this is only suitable for one small vehicle. This is a disadvantage. There is neither garage nor garage space.

There are numerous hazards in the gardens. These include:

- There is no guard rail to the raised forecourt in front of the property which represents a falling hazard particularly in darkness.
- The slabs to the left-hand path and rear of the property are generally uneven. This represents tripping hazards. These should be re-laid.
- There is a fairly steep ramp to the path that runs down the left-hand side of the house. This is a hazard during icy weather and a hand rail needs to be provided.
- There is no guarding to the raised paved patio at the back of the house. The copings to the patio wall are loose. These need to be re-bedded in mortar and a guard rail should be provided to reduce a falling hazard.
- There is a green house in the back garden. This is not made of safety glass and represents a safety hazard for anyone who may fall against it.

Whilst these matters may seem trivial, the reality is that there are, literally, thousands of serious accidents that take place in gardens each year. You should take measure to reduce these risks as soon as possible after purchase.

The boundary fencing is in a satisfactory general condition. You should note, however, that there is dog leg in the rear boundary fencing. This is unusual. Plot boundaries should be confirmed via your legal adviser with reference to a deed plan. Your attention is drawn to my comments in section 13.

## **12. SUMMARY OF RISKS, SAFETY AND HEALTH ISSUES**

### RISKS TO THE GROUND

- The property is located in an old mining area. A mining report should be obtained, and your attention is drawn to my comments in section 13.

### RISKS TO THE BUILDING

- Rising dampness -risk of deterioration to adjoining fabrics and timber decay.
- Foam applied to undersides of roof slopes -risk of timber defects and failure of roof structure.
- Minimal sub floor ventilation- risk of timber decay in sub floor areas.
- Chimney breast that has been removed from the lounge-risk of support to the chimney breast and chimney stack above.
- Removal of original wall in lounge -risk of inadequate support.
- Drainage defects – risk of leaking drains affecting the foundations.

### RISKS TO THE OCCUPANTS

- Electricity – substandard installation.
- Gas- condition of appliances.
- Dampness-health risk.
- Artex finish to wall and ceiling plaster – potential asbestos content.
- Badly designed windows- risk in the event of fire and security risk.
- Substandard balustrading on stairs and landing- falling hazard.
- Water- potential legionella risk.
- Numerous tripping/falling hazards within gardens as indicated in Section 11.
- Lack of mains controlled heat/smoke detectors –risk in the event of fire.

### 13. COMMENTS FOR YOUR LEGAL ADVISER

#### TENURE

I assume that the tenure is freehold, and that vacant possession will be delivered upon completion.

#### REGULATIONS

- The property has been extended by the provision of a single storey addition built onto the rear.
- The property has been altered internally to include the removal of an original dividing wall in the living room. The chimney breast in the front living room has been removed. Legal advisers should obtain confirmation that all such works have been undertaken with the necessary building regulation consent to include the issuing of a Final Completion Certificate.
- The windows have been replaced. If they were replaced after 2002 they should have been fitted either by a FENSA registered contractor or with building regulation approval. This should be confirmed by legal advisers.

#### GUARANTEES

Legal advisers should establish whether there are any double-glazing guarantees.

Legal advisers should establish whether there are any guarantees in respect of the supplementary chemically injected damp proof course that has failed. If guarantees are available, they should be carefully checked to ensure that they are still valid and will be fully transferable to you as the new owner.

#### OTHER

The following matters should be checked by your legal adviser to ensure retention of any rights that should be reserved for you and to clarify any liabilities you may have to others:

- Ownership of the perimeter fencing.
- The rear plot boundary is not straight. Plot boundaries should be confirmed by your legal advisers with reference to a deed plan.
- The property is located, in an old mining area and has, I believe, been affected by past coal mining subsidence damage. A mining report should be obtained along with details of any past coal mining subsidence claims. My valuation assumes that this would reveal any adverse factors.
- Any responsibility to the maintenance and upkeep of the jointly used chimneys.
- Whittingham Road is made up and is assumed to be an adopted highway repairable at the public expense.

**URGENT MATTERS**

**14. SUMMARY OF CONDITION & RECOMMENDATIONS**

The following matters all discussed previously in this report are urgent defects that need to be remedied as soon as possible after purchase:

- Complete renewal of roof coverings as indicated in section 8 (via a reliable roofing contractor.)
- Eradication of rising dampness as indicated in section 5 (via a reliable damp proofing specialist who should be a member of the Property Care Association).
- Any upgrading found to be necessary following a check on the electricity installation as indicated in section 10 (via an NICEIC registered electrician)
- Any defects to the underground drainage system following a check on the drainage via a reliable drainage specialist as indicated in Section 10 to include re-building of brick linings in the chamber.
- Replacement of led flashings to chimney stack as indicated in section 8 (via a reliable builder or roofing contractor).

**MATTERS  
REQUIRING  
FURTHER  
INVESTIGATION**

The following matters all discussed previously in the report are matters that require further investigation prior to commitment to purchase:

- Cause and extent of the rising dampness as indicated in section 5 (via a reliable damp proofing contractor who should be a member of the Property Care Association.)
- Electricity-condition of installation (via a NICEIC registered electrician).
- Gas - condition of appliances (via a competent person who is on the Gas Safe Register)
- Condition of underground drainage as indicated in section 10 (via a reliable drainage specialist).

**MAINTENANCE  
ISSUES**

Although not essential, I would advise you to obtain estimates in respect of the following matters or discussed previously in this report, which, collectively, will incur significant expenditure:

- Repairs to ceilings and walls as indicated in Section 4.
- Re-skimming of walls and ceilings in kitchen to cover Artex finish as indicated in Section 9.
- Possible provision of additional floor tiling in the kitchen as indicated in Section 9.
- Possible replacement of badly designed windows as indicated in Section 8.
- Adaptions to balustrading on staircase and landing as indicated in Section 9.
- Capping off disused flue terminals and provision of ventilation to redundant flues as indicated in Section 5.
- Replacement of dated gas fire and surround in dining room as indicated in Section 9.

HomeSurvey on:

- Refurbishment of dated kitchen fittings as indicated in Section 9.
- Replacement of dated wardrobes as indicated in Section 9.
- Provision of extractor fans and mains-controlled heat/smoke detectors as indicated in section 5 & 10.
- Replacement of old gas boiler as indicated in Section 10.
- Possible provision of the space heating within conservatory as indicated in Section 10.
- Refurbishment of dated bathroom fittings as indicated in Section 10.
- Provision of lagging and lids to water tanks as indicated in Section 10.
- Probable early replacement of flat felt on board roof above oriel window as indicated in Section 8.
- Repairs to external masonry as indicated in Section 8.
- Adaptions within grounds to reduce tripping/falling hazards as indicated in section 11.
- Complete internal redecoration as indicated in Section 9.

### 15. BUILDINGS INSURANCE REINSTATEMENT COST

The estimated rebuilding cost for insurance purposes is £194,000. This figure is calculated on the basis of equivalent modern re instatement using the BCIS Housing Rebuilding Costs Index. The gross external floor area of the house is approximately 104 sq m.

**SIGNATURE** .....

**SURVEYOR'S NAME AND PROFESSIONAL QUALIFICATIONS**

Thomas H M Smith BSc (Hons) FRICS  
RICS Registered Valuer

**NAME AND ADDRESS OF SURVEYOR'S ORGANISATION**

W A Barnes LLP Chartered Surveyors, Portland Square  
Sutton in Ashfield Notts NG17 1DA

**ISVA MEMBERSHIP NUMBER**

2607

**DATE OF REPORT 3<sup>rd</sup> July 2018**



## ISVA HomeSurvey

### Terms and Conditions of Engagement

The survey will be carried out by a member of the Independent Surveyors' and Valuers Association (ISVA) who is an experienced Chartered Surveyor. It is only suitable for properties located in England or Wales.

This document forms the basis of an agreement between you and your surveyor and is designed make you aware of what the surveyor will and will not do, when carrying out an ISVA HomeSurvey. It also outlines some of the assumptions that he or she will make in the report. **If there are any points that you do not understand or would like to clarify, it is important that you contact your surveyor before confirming your instructions.**

#### **THE REPORT FORMAT**

**The HomeSurvey is a concise survey report that will include advice on the general condition of the property - although it is not as detailed as a Building Survey.** This survey is broadly equivalent to an 'RICS Survey Level 2' service, which is described in the accompanying leaflet, 'Choosing Between Survey Types'. The report format is divided into numbered sections and will comment upon those major defects and shortcomings that might affect your decision to purchase. Close to the beginning, the report includes the "Surveyor's Overall Opinion", which is a general overview of the property. At the end, the "Summary of Condition and Recommendations" brings together the most important findings under three headings:

**Urgent Repairs:** These are matters that in the opinion of the surveyor should be remedied as soon as possible after you have completed the purchase of the property.

**Matters Requiring Further Investigation:** These are matters that in the opinion of the surveyor will require further investigation before you make a legal commitment to the purchase.

**Maintenance Issues:** These are items that in the opinion of the surveyor do not have an immediate impact on the performance of the building but which may prove to be a significant future liability and which could affect purchase negotiations, in the surveyor's opinion.

#### **SUITABILITY OF THE PROPERTY**

The ISVA HomeSurvey is suitable for most properties of traditional construction and design but it may not be suitable for very old and/or large properties, those of a non-traditional design and construction or properties that have been substantially altered or extended. A Building Survey would involve a longer, more detailed inspection and would provide a more comprehensive report. If you are in doubt as to which survey type is the most suitable, you should discuss this with your surveyor before confirming your instructions.

#### **THE SURVEYOR'S LIABILITY**

The report is confidential to you and your immediate professional advisers. No liability to third parties can be accepted under any circumstances. Furthermore, the report is not to be used for the purposes of obtaining mortgage funding or loans. The report may not be published or reproduced in any way without the prior written approval of the surveyor.

Before a legal commitment is made to purchase the property (i.e. before you exchange contracts) you must obtain quotations for any remedial works recommended by the surveyor and must take any other action recommended in the report. Any verbal or other information given by the Surveyor before you receive the full report should not be construed as a representation or warranty and should not be acted upon. If you

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decide to exchange contracts before you receive the full, written report, you will do so at your own risk and must accept any future consequences.

### **THE SCOPE OF THE SURVEY.**

The survey demands a sensitive and practical approach in order to limit intrusion to what is reasonable and to avoid causing damage for which the surveyor might become liable. Consequently, the surveyor will not move large or heavy items of furniture, or lift fitted floor coverings, will not take up floorboards and will not move/remove stored items from cupboards or roof voids. The surveyor will not make holes in walls or internal plaster and will not open up hatches that are fixed with screws, seized or sealed with paint. Within the scope of the ISVA HomeSurvey, no comments will be made in respect of any parts of the property that cannot reasonably be inspected or where inspection would put the surveyor at risk of personal injury. Any particular difficulties or restrictions in carrying out the survey will be referred to in the report. Where the surveyor is unable to reach a conclusion with reasonable confidence, a recommendation for further investigation may be necessary.

### **The surveyor WILL:**

- Undertake a general, surface inspection of those parts of the property that are *reasonably accessible*. In this context, *reasonably accessible* means visible and readily available for inspection from ground and upper floor levels, without endangering the safety of the surveyor and without damaging the property. Roof spaces of houses and bungalows and flat roofs will be inspected, if safe and ready access is possible, using a three-metre surveyor's ladder. In recent years, the lofts of many homes have been insulated using thick insulation material. Usually, it is not safe to walk on the ceiling joists when this material is in place and it may therefore restrict inspection of the roof space, as a result.
- Inspect the exterior of the building from ground level; both from within the boundaries of the property and from any immediately adjacent public areas, using binoculars and, where necessary, with the use of a three-metre ladder. The interior will be inspected within the limitations referred to later in this document.
- Attempt to open a sample of the windows and doors (assuming keys are available to any locks). For example, this might include one on each side of the dwelling or one of each window or door type, where there is a variety.
- Lift drainage standard, lightweight manhole covers, where these are readily accessible and where it is safe and possible to do so without the use of specialist lifting equipment and without causing damage or risking injury. Covers fixed with screws or bolts will not be lifted. See also the notes relating to flats, below.
- Inspect and provide general comments on the visible parts of the gas, electrical, heating, water and drainage installations, including water storage tanks and boilers where it is reasonable and practicable to do so. However, the surveyor will not test the service installations, gas appliances, stoves, fireplaces, kitchen appliances, etc. however and will not confirm whether they are serviceable or compliant with the relevant Regulations. If the surveyor identifies or suspects an obvious problem or defect, however, advice will be given as to what action should be taken.
- Inspect paths, drives, fences, walls (including earth-retaining walls) etc., and permanent outbuildings such as garages. Comments will be made in relation to any trees or plants that might adversely impact upon the property.

### **The Surveyor WILL NOT:**

- **Open up** or inspect parts of the building that are covered, unexposed or inaccessible such as sub-floor voids and the surveyor will not remove or disturb insulating material within the roof void.
- **Raise fitted or fixed-down floor coverings.**
- **Test the services** (including the electrical, gas, heating, water and drainage systems, kitchen appliances, etc).

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- **Carry out excavations** to expose foundations or open-up wall cavities and expose cavity wall ties.
  - **Examine temporary structures or leisure facilities** such as sheds, greenhouses and swimming pools or other garden features unless specific alternative instructions are given by the client, in writing.
  - **Test fireplaces, fires or the internal parts of chimney flues** or flue liners, unless specifically stated in the report.
  - **Make enquiries** concerning mining, land stability, contamination and other environmental issues. If the surveyor suspects there to be an issue, further enquiries will be recommended.
  - **Carry out tests** for radon or other naturally occurring gases.
  - **Carry out an asbestos survey** and will not be acting as an asbestos inspector within the meaning of The Control of Asbestos in the Workplace Regulations 2012, SI 2012 No. 632. Advice on asbestos is beyond the scope of the ISVA Home Survey but if the surveyor believes that Asbestos Containing Materials may be present in the property, this will be reported and advice given as to what action should be taken. In the case of flats, it will be assumed that there is a 'Dutyholder', as defined in the Regulations and that a Register of Asbestos and an effective Management Plan are in place, which do not require any immediate expenditure, and that the materials do not pose a significant risk to health. No enquiries of the Dutyholder will be made.
  - **Verify compliance** with Building Regulations, Town and Country Planning Acts or regulations concerning Conservation Areas and Listed Buildings, unless specifically instructed in writing to do so.

### FLATS.

In the case of flats, only those parts of the exterior of the building which contain the subject flat or which are immediately above, below or adjacent will be inspected. General comments only will be given in respect of the block as a whole.

Unless otherwise agreed by the surveyor, a roof space will only be inspected if this is safely and readily accessible from a hatch that is inside the subject flat.

General comments will be made in respect of any common areas such as staircases and hallways but only where they are used to obtain access to the subject flat. Communal services such as lifts, drains, security/fire alarm systems, lighting and heating will not be tested. Unless otherwise stated in the report, drainage inspection covers will not be lifted. Shared leisure facilities such as swimming pools, tennis courts will be noted but will not be reported upon.

### YOUR LEGAL ADVISER'S DUTIES

In addition to his/her other duties, it will be the responsibility of your legal adviser to:

- Confirm the type of tenure and to verify whether there are any onerous or restrictive covenants.
- Check that Building Control Approvals and Planning Permissions have been obtained in relation to any alterations, extensions, etc.
- Obtain an environmental search
- In the case of flats, to make the necessary enquiries of the freeholder or Management Company, if any, to confirm the length of the lease, the amount of any ground rent and service charge and to identify all services included in the service charge (e.g. external maintenance, cleaning of communal areas, buildings insurance, management fees etc.).
- In the case of flats, to make enquiries of the freeholder or Building Managers, to confirm whether any works are proposed, towards which you will be required to make a financial contribution.
- In the case of flats, to provide legal advice on and interpretation of the lease.

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### **THE SURVEYOR'S ASSUMPTIONS**

Unless otherwise stated in the report, the surveyor will assume that:

- No significant defects would be revealed by later exposure/inspection of those areas that could not be inspected.
- No hazardous materials or building techniques have been employed in the construction of the property (or in subsequent alterations), such as high alumina cement concrete, calcium chloride additives, asbestos or other potentially deleterious material such as meta-sedimentary aggregates and mundic.
- There is no contamination in or from the ground and that the ground is not land-filled or subject to slippage.
- Furnishings and removable fittings are to be excluded from any valuation given.
- The property is not being sold with sales incentives of any kind.
- The use or proposed use of the property is lawful.
- That the property is not subject to any particularly onerous or unusual restrictions or any matters that might be revealed by the usual legal enquiries.
- That all necessary planning permissions, building control and other approvals have been obtained and complied with, in relation to the property and alterations, extensions, etc.
- The property has the right to use the mains services, on normal terms.
- That the roads and sewers serving the property are adopted by the local authority.
- That buildings insurance is available on standard terms.

### **IN RELATION TO FLATS, THE SURVEYOR WILL ALSO ASSUME THAT:**

- Where there are six or more flats in the building, the property is professionally managed by the freeholder or by a managing agent.
- The lease has at least 70 years still to run.
- All the leases are the same in all important respects, if there is more than one leaseholder.
- The lease provides rights of access over all communal roadways, corridors, stairways etc; as well as rights to use any communal grounds, parking areas, and other facilities.
- The building is comprehensively insured on a block policy and that the sum insured has been calculated by a Chartered Quantity Surveyor (or other suitably qualified person).
- There are no onerous terms in the lease that might affect the value of the property - and that the ground rent is small.
- There are no ongoing disputes, claims or lawsuits between the building managers, freeholder or leaseholders, which could affect your future use and enjoyment of the property, its saleability or the smooth running of the development.

- The costs of repairs to the building are shared among the lessees on an equitable basis.

**IT WILL BE YOUR RESPONSIBILITY TO LIAISE WITH YOUR LEGAL ADVISER AND TO NOTIFY THE SURVEYOR OF ANY MATERIAL FACTS THAT CONFLICT WITH ANY ASSUMPTIONS MADE HERE OR IN THE REPORT, PRIOR TO MAKING A LEGAL COMMITMENT TO THE PURCHASE. SUCH MATTERS MIGHT HAVE AN ADVERSE EFFECT ON ANY VALUATION GIVEN OR ON FUTURE SALEABILITY.**

#### **COMPLAINTS HANDLING PROCEDURE**

The surveyor will operate a complaints procedure and will supply a copy, upon request.

#### **ADDITIONAL SERVICES (if requested and agreed)**

#### **VALUATION**

If a valuation is to be provided, this will be on the basis of 'Market Value' in existing condition and, unless otherwise stated, will assume that full vacant possession is provided. The Date of Valuation will be the date of the surveyor's inspection, unless otherwise agreed with the client. Currently, Market Value is defined as: *'The estimated amount for which an asset or liability should exchange on the valuation date, between a willing buyer and a willing seller in an arm's-length transaction, after proper marketing where the parties had each acted knowledgeably, prudently and without compulsion'*. The Surveyor will confirm separately the basis on which the valuation is to be carried out.

#### **RE-STATEMENT COST FOR BUILDING INSURANCE PURPOSES**

If this service is provided, it will provide an indication of the cost of rebuilding an average home of the type inspected to its existing standard, using modern materials and techniques and in accordance with current Building Regulations and other statutory requirements. The sum will include site clearance and professional fees but will exclude VAT (except on fees). The figure will also exclude leisure facilities such as swimming pools, etc.