



**BUILDING SURVEY REPORT**

**4 THE ROAD  
ANYTOWN  
CHESHIRE**

**FOR**

**MR & MRS CLIENT**

**PREPARED BY**



**INSPECTED ON 4<sup>TH</sup> APRIL 2009**

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### 4 THE ROAD ANYTOWN CHESHIRE

- 1. GENERAL INFORMATION**
- 1.1 Instructions** In accordance with verbal instructions confirmed by our letter of 23 April 2009 with attached Terms of Engagement we have inspected the above property with a view to reporting generally on the state of repair and to giving our opinion of the present day value in the open market. It is understood that this report is for the exclusive use of Mr and Mrs Client or their professional advisors to whom liability in respect of the content of this report shall be limited.
- As understood, our instructions did not include the preparation of a detailed schedule of condition. The purpose of this report is to draw attention to significant structural shortcomings and the items of disrepair we consider likely to materially affect the decision of the average purchaser to proceed or to have a measurable effect upon market value that can be revealed without causing disturbance to the building or site or undue inconvenience to its occupation. Neither are we instructed to make local enquiries nor enquiries of the Local or Statutory Authorities or investigations to verify information as to tenure, the existence of rights, easements etc.
- 1.2 Property Address** 4 The Road, Anytown, Cheshire
- 1.3 Client Name and Address** Mr and Mrs Client
- 1.4 Inspected By** A. Surveyor MRICS, Bellhouse Property Surveys Ltd
- 1.5 Date of Inspection** 4<sup>th</sup> April 2009
- 1.6 Weather** At the time of inspection the weather was overcast with sporadic very light rain following a mixed seasonal period.
- 1.7 Tenure and Occupation** The property was owner occupied and the valuation is prepared on the basis of Vacant Possession.
- The Vendor advises that tenure is Freehold and free from rent charge. Legal advisor to clarify.
- 1.8 Directions and Room Locations** For the purpose of identifying parts of the structure or premises, we have considered directions taken as facing the front of the property from Long Drive.
- The front elevation faces approximately West.
- Any sizes or areas quoted are for descriptive purposes only and their accuracy should not be relied upon for any other purpose.

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- 2. GENERAL DESCRIPTION**
- 2.1 Type** A two storey detached house.
- 2.2 Age** The property is believed to have been built around 1981.
- 2.3 Location** The property is on a cul-de-sac of similar style houses in a reasonable residential area of mainly detached houses and bungalows on the outskirts of Anytown.
- Basic amenities are available nearby and there are shops and other facilities in Anytown centre, less than 1 mile to the North West. More-comprehensive facilities are available in Another centre, about 5 miles to the East and in Wherever centre, about 6 miles to the West. The M56 and M6 motorways are accessible about 3½ miles to the North.
- The property occupies a level site in an area which, so far as we are aware, is not affected by any general ground movement problems. However, the area is close to the edge of the Brine Compensation Area and your legal advisor should advise on obtaining a Brine Report.
- There is an electricity substation near to the rear left corner of the garden about 15 metres from the house, this is well screened but media speculation over the possible adverse health effects of exposure to electromagnetic fields could have some adverse affects on future value and saleability.
- 2.4 Accommodation** The accommodation on two floors has a gross external area of approximately 193 m<sup>2</sup> and comprises:-
- Ground Floor: Hall; WC/Cloakroom; Breakfast Kitchen** with average fitted wall and base units; **Utility room** with average fitted units; **Dining room;** through **Lounge** with Living Flame gas fire.
- First Floor: Landing; Bedroom 1** at rear left with en suite **Shower room** with **WC** – modern designer sanitary fittings; **Bedroom 2** at front left; **Bedroom 3** at rear right; **Bedroom 4** at front right; **Bedroom 5** at mid rear; **Main Bathroom** with **WC** at mid left with modern designer sanitary fittings.
- Outside:** Average front and rear gardens. Driveway to **Double Integral Garage**. There are paths at each side and path at right is blocked by fence.

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### 3. CONSTRUCTION AND CONDITION

**3.1 Chimney Stacks, Flashings and Soakers** There is one external hipped chimney breast and chimney stack in matching brickwork with recessed pointing. The brickwork and pointing were in reasonable order as were the concrete chimney coping and concrete chimney pot with metal cowl. The lead flashings where the chimney stack and roof covering meet, and also where the concrete tiles over the side hip section meet the main elevation, were in reasonable order.

**3.2 Roof and Valleys** The main roof is gable style covered with concrete interlocking tiles. The roof slopes are reasonably true with no significant distortion. The roof tiles were in reasonable order as were the half round concrete ridge tiles. Some ridge tile joints were deteriorating and localised re-pointing will be required in due course. The verge end tiles are pointed and secured in place with metal clips which appear in reasonable order.

There are two main valley gutters at the front and these are lined in lead. The left valley was not inspected due to the proximity of the neighbouring property. The right valley appeared in reasonable order. Valley gutters are potential weak points in roof construction and are prone to leaks without notice. There was no obvious dampness beneath the valley gutters at the time of inspection, although there were minor indications of staining which could indicate small past leaks. The area beneath the valley gutters should be monitored.

There is a single storey, gable style concrete tile roof over the front Garage projection. This was gable style, in reasonable order and the lead flashings where this roof meets the First Floor projection front brickwork were also in reasonable order.

The concrete tile single storey front canopy roof was in reasonable order, as were the lead roof flashings. However, above the Garage side window opening, flashings were starting to come loose and should be secured and re-pointed. The lead valley gutter to this canopy roof appeared in reasonable order with no evidence of dampness below. As valley gutters are potential weak points, the area beneath this valley gutter should be routinely checked.

**3.3 Parapets** There are no parapets with this property.

**3.4 Roof Void** Access to the main roof space was via the hatch in the Landing ceiling. A pull-down ladder was present; there was a light fitted and crawl-boarding running from left to right to the floor of the main roof space. There was no crawl-boarding into the front roof projection, and therefore this area has not been entered for Health & Safety reasons; a limited visual inspection of this area has been carried out from the boarded section.

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There were a large number of stored items in the front and rear eaves which limited inspection. The roof tiles are supported on a modern pre-fabricated timber gang nail truss structure which is cross braced and also strapped to the gable to limit potential for wind-movement. There is a layer of roofing felt underneath the tiles to act as a secondary barrier against blown rain penetration and this was in reasonable order. There was no sign of on-going significant damp penetration at the time of inspection. Slight staining to the edge of the right valley gutter boarding could indicate a past leak (or damp staining to timbers prior to construction); this was dry when tested. It would be prudent to monitor this area.

We found no signs of any timber decay or wood boring beetle infestation.

There were no indications of any significant distortion or significant structural defect.

The blockwork inner leaf of the gable walls in the roof space appeared in reasonable order.

### 3.5 Rainwater Goods

The rainwater fittings are black half round plastic and were in reasonable order. Plastic gutters are prone to thermal expansion and contraction which eventually can cause joints to open up. There was staining to the underside of gutter joints at the rear left corner which may indicate leaks; this should be checked/ repaired. From time to time attention will be required to repairing leaking gutter joints. The gullies were modern concrete type and in reasonable order where visible.

### 3.6 External Walls and Elevations

The main walls are of traditional cavity construction approximately 275 mm thick, finished in facing bricks with recessed pointing. Recessed pointing can allow water to sit on the ledge at the top of each brick and can encourage water to enter into the wall at these joints. However, there were no indications of any resultant damp penetration or significant deterioration of brickwork. The brickwork and pointing appeared in reasonable order.

The walls were reasonably true and plumb with no indications of any significant movement. Slight worn cracking above the corners of the Garage up and over door opening appeared old and due to acceptable flexing of the lintel over this opening; localised re-pointing will be required in due course.

There is a pattern of filled drill-holes to the main elevations where urea formaldehyde type cavity wall insulation has been injected. There is some overspill of this foam insulation visible at the sides within the main roof space. As we have not removed surface coverings we cannot confirm the condition or extent of cavity wall insulation. It would be prudent to obtain and check any available

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guarantee. Legal advisor to note.

There were localised paint splashes and damage to some bricks.

The window and door frames are fitted well-back into the brickwork with wide reveals and the window sills are formed in sloping clay tiles. The clay tile sill detail is deteriorating in places at First Floor, notably to Bedroom 5 window sill where horizontal joints are opening up. These should be re-pointed or the tiles re-bedded

**3.7 Damp Proof Course** The damp-proof course (DPC) is of plastic and the paths around the house are about 150mm below DPC level, which is satisfactory.

**3.8 Sub Floor Ventilation** There is no sub floor ventilation with this property as the ground floors are of solid/concrete construction.

**3.9 External Joinery** The roof perimeter timbers were in reasonable order. There is minor staining in places and when preparing for re-painting the timbers should be checked for decay.

The replacement pvc double glazed windows and doors are an older style, probably 15-20 years old with external beading which indicates the double glazing may have been installed from the outside; this may present a security risk. You should have security of the double glazing units checked by a glazier. Also, we found 4 sealed double glazing units which have clearly failed as there is misting and condensation within these units. Other units may fail in the future. The defective units should be replaced as they do not provide effective thermal insulation. The windows are deteriorating with age and there are several loose catches on a number of windows which stick slightly, particularly Bedroom 4 casement which would not close once opened. The Living room bow window at the front has distorted and the side window openings are slightly out of square, making it difficult to open and close the bow window casements. You should instruct a reliable contractor to overhaul the ageing double glazing units.

The Kitchen external door, Lounge external door and Garage personnel door are all part glazed panelled double glazed pvc doors. We cannot confirm whether the glazing is of safety glass, nor can we confirm whether the low level glazing to the Dining room window is of safety glass; this should be checked by a specialist glazier and safety glass installed, as appropriate for safety reasons. The pvc panels to these external doors have discoloured slightly with age. The Living room external door catches on the curtains when opening and closing which has resulted in a loose curtain rail.

The front door and side panels are of pvc with leaded-style coloured double glazed panels in reasonable order. Again we cannot confirm whether safety glass is present. There is a small

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gap between the front door and frame when closed and adjustment is required.

### 3.10 External Decorations

There is a very limited requirement for external painting, mainly to roof perimeter timbers which were in average order. In due course preparation and repainting will be desirable.

The up and over Garage door is corroded at its base and will require preparation and anti-corrosion treatment before re-painting.

### 3.11 Ceilings

We understand from the Vendors that they purchased the property approximately 13 years ago. We understand that prior to this the property had been unoccupied for 2 years, and that a water tank leak above Bedroom 1 had caused the Bedroom 1/en suite ceilings to collapse. The ceiling in Bedroom 1 has been replaced in plasterboard and all other ceilings within the house appear to be of similar construction. Many ceilings have textured finishes. Older types of Artex may contain asbestos, the presence of which cannot be confirmed without laboratory tests. Asbestos presents a potentially serious health risk and should not be worked, removed or disposed of without taking all statutory precautions. Further advice on asbestos is given in Section 9 of this report.

Coving is present to some rooms. The coving in Bedrooms 1 and 3 appear to be of polystyrene (or similar) which may present a fire/smoke risk. Polystyrene components should be removed for safety reasons.

There are unfinished and uneven patched sections visible to Bedroom 1 ceiling and also an unfinished joint where the new ceiling meets the original ceiling over the television alcove. Significant cosmetic attention will be desirable.

Gaps have opened up where the partition walls of the bathrooms meet the walls of Bedroom 1 and the Landing. This appears due to compaction of the First Floor timbers under the weight of the fully tiled Bathroom walls and floors. There is also slight bowing visible to the Kitchen ceiling below, but no signs of any structural failure. Timber compaction is normal with this type of construction where the First Floor walls are built up directly off the First Floor timbers. The distortion is made worse near the bathrooms by the significant weight of tiled walls and floors. Filling and cosmetic attention will be required.

There is a crack along the front wall/ceiling joint of Bedroom 2 and this appears due to slight deflection of the supporting beam over the Garage and also thermal/moisture movement. The cracking is not considered structurally significant and should be

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raked out and filled with a flexible filler prior to re-decorating.

We found staining to ceilings in the Kitchen and Utility room. These areas were dry when tested and therefore appear to indicate past or intermittent leaks which have been repaired. The patch repaired sealant visible within the en suite shower cubicle appears related to this and the situation should be monitored. It appears that the deflection of the floor has allowed the wall move and cracks to open up at tile joints which have leaked and then had to be sealed. We cannot rule out the possibility of small gaps/cracks appearing at tile joints in the future and these could give rise to further leaks.

It is important that sealants around baths and showers be regularly checked and maintained as even slight splits can lead to water penetration and possible damage to the concealed floors and to the ceilings below.

Prior to repainting stained ceilings, a suitable stain block should be used to prevent the staining being drawn through the decorative finish.

### **3.12 Internal Walls and Partitions**

Internal walls are of masonry and plaster construction to the Ground Floor and of lightweight partition finished with plaster board to the First Floor. There are no significant shortcomings, however, First Floor walls and door openings have deflected due to timber compaction as discussed in Section 3.11. Some cosmetic attention will be required.

### **3.13 Fireplace, Flues and Chimney Breasts**

In the Lounge there is an ornate modern timber surround with marble inset and hearth with a Living Flame gas fire. Depending on the input rating of the gas fire external ventilation may be required. We have not tested this appliance, its flue or ventilation. For safety reasons you should have this checked by a Gas Safe registered engineer before using.

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### **3.14 Floors**

The presence of floor coverings to many rooms hindered a detailed examination of the surfaces and our comments are, therefore, based upon an assumption that the condition of the parts we were able to inspect are representative of that of the remainder of the floors.

Floors are of solid/concrete construction to the Ground Floor and at First Floor of suspended timber construction finished with tongue and groove boarding.

Some floorboards and stair treads creaked when trodden on and loose timbers should be secured taking care not to damage cables and pipe work below.

We cannot confirm the type, extent and condition of any damp-proof membrane (DPM) built into the solid floor. As no significant dampness a DPM is assumed to be present and effective.

We are not in a position to report upon the nature or condition of the hardcore fill on which the solid floors are based and must emphasise that, without exposure, we cannot verify the absence of deleterious elements in the sub-floor fill material. Based on our surface inspection there was nothing to indicate that such a problem exists in this case.

Where we lifted a corner of carpet at the rear of the Lounge we found tiles stuck to the over site concrete screed. Floor tiles in properties of this age may contain asbestos. Asbestos in old thermo plastic floor tiles is generally considered to present a risk at the lower end of the scale as the asbestos is bound up within the substrate. Nevertheless asbestos presents a potentially serious health risk and we would draw your attention to further advice on asbestos given elsewhere in this report, including Section 9.

The Ground Floor WC floor slopes slightly down to the front near the threshold and this is due to workmanship and slight mismatch in level of floors. This is not significant.

The main Bathroom floor slopes down slightly to the rear due to the timber compaction discussed in Section 3.11.

### **3.15 Internal Joinery and Kitchen Fitments**

Internal joinery is partly the original with basic skirting boards and architraves. At the rear of the Lounge a radiator has been removed and non-matching skirting board provided; decoration is damaged and the carpet no longer reaches the rear wall; this area requires attention.

We understand from the Vendors that all internal doors were replaced about 13 years ago. These basic pressed panelled doors were in reasonable order.

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The half-turn timber staircase was in reasonable order though some stair treads creaked when trodden on. Inspection was limited by the ceiling underneath and the carpet on the stairs, but no significant defects were noted.

To the Kitchen is a matching range of average quality fitted wall and base units, showing some signs of wear and tear but generally in serviceable order. The Kitchen is of moderate age, as are the built-in kitchen appliances which we have not tested. You should satisfy yourself that these appliances are working prior to completing the purchase. The cooker hood extractor fan and light did not come on when switched, therefore repair or renewal may be required.

In the Utility there are units which match those in the Kitchen but rather more worn and with a number of marks visible to units and sink top. Cosmetic attention and minor adjustment will be desirable.

Built-in cupboards to the Landing were in reasonable order.

In Bedroom 1 there are average quality fairly modern fitted wardrobes in need of minor adjustments. These wardrobes obstruct full opening of the bedroom door.

The double doors into the en suite Shower room were in need of adjustment.

In Bedroom 3 there are very basic quality fitted wardrobes in serviceable order. An average quality fitted wardrobe was present in Bedroom 5.

### **3.16 Internal Decorations**

Internal decorations are generally fair/average. Cosmetic attention will be required to repairing holes in ceiling of Utility room where pipe work has been moved and to wall of Utility room over boiler where electrical alterations have taken place. Once fixtures and fittings are removed you are cautioned that further scuffed and stained areas are likely to be revealed. You should allow for extensive redecorating.

### **3.17 Cellar/Basement**

There is no cellar, basement or sub floor area with this property so far as we can determine.

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### 3.18 Dampness

Changes in temperature or moisture content can cause condensation. Areas mainly at risk in homes of conventional construction are Kitchens, Bathrooms, also areas of external walls, particularly north and east facing, to which ventilation is restricted by large items of furniture, built-in cupboards etc.

Problems with condensation are also encountered in roofs where the risk is greatest in roofs that have impermeable sheet coverings and flat roofs in particular have frequently given rise to problems.

At the time of our inspection we did not observe any signs that trouble of this kind had been encountered but it should be appreciated that a change in living habits, including variations in levels of heating, insulation or ventilation, could create a problem.

Internally, where readily accessible, random tests were taken with an electronic moisture meter on the woodwork of the skirting boards, lower sections of door frames and on the walls of the ground floor rooms at low level. The readings recorded indicate that the Damp Proof Course is substantially effective.

We found no indications of any significant damp penetration though valley gutters are weak points in roof construction and the areas below should be routinely monitored for signs of leaks.

The staining to Kitchen and Utility ceilings beneath the bathrooms were dry when tested and therefore the stains appear to indicate past leaks. These areas should be monitored in case of recurrence.

## 4.

### SERVICES

### 4.1 Gas

Mains supply. Meter is located in external cupboard on Garage left elevation. The cupboard door hinge is defective and should be repaired. Distribution pipework is of copper where visible. Earth bonding was present. It would be prudent to commission a precautionary gas safety check.

### 4.2 Electricity

Mains supply. Meter is located in an external pvc cupboard to left elevation of Garage. Not opened as we had no key long enough and the meter has therefore not been inspected. There is a modern consumer unit with RCDs in the Garage. Some earth-bonding was present. Sockets and switches were mostly modern though there were some older single sockets. For safety reasons it would be prudent to commission an electrical safety check.

### 4.3 Cold Water

Mains supply. The stop tap is located next to the boiler in the Utility room along with the water meter. The incoming rising main appears to be of alkathene. Where visible distribution pipe work was in copper with no obvious defects. Water is supplied to the cold water outlets under mains pressure.

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- 4.4 Hot Water** Water is heated by the gas central heating combination boiler which has an in-built water storage tank. We have not tested the installation but warm water was available from taps. There was a long wait for warm water to come from the Kitchen hot tap which was loose and requires repair/ replacement.
- 4.5 Space Heating** Panelled radiators are mostly older style and few have thermostatic valves. The system is served by a gas, floor-standing Worcester Highflow 400 Electronic condensing combination boiler in the Utility room. This is vented by a fan flue and the Vendor advises that it is approximately 7 years old. The system was on at the time of inspection and radiators were warm, but we have not carried out any specialist tests. The Vendor indicated that the boiler is maintained under a Service Contract. We recommend that you obtain the servicing records and if it has not been serviced in the last year have the system checked/serviced by a Gas Safe registered engineer before you make a legal commitment to purchase.
- 4.6 Sanitary Fittings** The Cloakroom fittings are of older style but generally serviceable. The wash hand basin is loose from the wall and should be re-fixed. Eventually it will be desirable to refit the Cloakroom.
- We understand that the Bathroom and en suite Shower room were refitted approximately 7 years ago. These rooms have marble type tiling to walls and floors and modern designer sanitary fittings. The fittings have not been tested though appear in serviceable order. Some shortcomings were noted, including deflective plug mechanism to one of the wash hand basins in the main Bathroom, also WC flush mechanisms did not appear to work as intended. We have not tested the main Bathroom spa bath and you should satisfy yourself that this is in working order before you make a legal commitment to purchase.
- Please note comments regarding cracking to en suite shower tile joints and staining to underlying ceilings in Sections 3.11 and 3.12.
- 4.7 Drainage** The foul and surface water appear likely to drain to separate public sewers. 4 inspection chambers were found. The metal covers were all lifted and from the limited viewpoints there were no indications of any significant defects or of any backing up into the chambers, which would have suggested defects further along.
- There are trees growing within potential root-influencing distance of drains, particularly the conifer growing in the neighbour's garden at the front left but with no obvious surface indication of tree root related damage to buildings and drains.
- The plastic soil and vent pipes and most of the waste pipes are boxed in internally and therefore were not inspected. It would be prudent to install hatches to facilitate inspection and maintenance.

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Where the top sections of the vent pipes project through the roof coverings, these appeared in reasonable order with lead flashings.

### 4.8 Other

There is an intruder alarm installed, but we have not tested this. If not serviced within the last year it would be prudent for you to have it serviced/checked by a NACOSS approved installer.

Smoke detectors were present in the Hall and Landing, but these have not been tested. We recommend that you have them tested for safety reasons.

Windows were randomly unlocked. The locks appeared to function but many catches were loose and some windows would not open/close readily. See comments in Section 3.9.

## 5.

### THE SITE

### 5.1 Garage

Double integral Garage was in reasonable order. Inspection was limited by a large amount of stored items. The up and over door was difficult to open and close. Adjustments should be carried out by a garage door contractor. Also the base of the door is corroded and should be treated.

### 5.2 Substantial Outbuildings

There are no substantial outbuildings with this property. We have not surveyed temporary timber shed.

### 5.3 The Site and Local Factors

In the absence of any detailed knowledge concerning site conditions prior to construction, our observations are made on the basis of what is now visible. This revealed that the site is relatively level and of slightly irregular shape. The property backs to 1960/1970s detached bungalows. There is an electricity substation close to the rear left corner of the garden.

The property is in an area, which so far as we are aware, is unaffected by any flooding problems or general ground movement problems. However, this area is close to the edge of the Brine Compensation Area and your legal advisor should advise on obtaining a Brine report.

The front driveway has not been finished. A basecoat is laid and therefore you should budget for finishing/surfacing it.

There are concrete flagged paths to the front and around the perimeter of the building, also a flagged patio at the rear. A number of flags are uneven and the worst affected are potential trip hazards. The most-uneven flags should be lifted and re-laid. Also the open jointed paths should be re-pointed. When carrying out this work loose, worn edgings should be re-bedded.

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- 5.4 Trees** There are no substantial trees growing within the garden.
- The neighbour's tree at the front left appears to be lifting the side path which should be locally re-laid. It would be prudent to advise the neighbour of the potential liability for tree root damage. The presence of shrubs and climbing plants over the brick boundary wall near to the tree limited inspection and we cannot confirm whether the wall has been damaged by tree roots.
- 5.5 Boundaries** Boundaries to the rear garden are of concrete post and timber panel construction. These fences were shielded by shrubs and overgrown with climbing plants which severely restricted inspection. The timber fence panels are deteriorating and in need of repair/renewal.
- The wrought iron fence to the front right boundary and the wrought iron gate and fence sections at the left hand side of the house were in reasonable order though with minor corrosion. Normal maintenance required.
- 5.6 Wayleaves, Easements and Rights of Way** There are no obvious indications on site and we have not been advised of any rights in favour of others across the site.
- 5.7 Planning and Environmental Matters** We have not arranged for any investigation to be carried out to determine whether or not any deleterious or hazardous materials have been used in the construction of the property or have been incorporated and we are therefore unable to report that the property is free from risk in this respect. For the purpose of this valuation I have assumed that such investigation would not disclose the presence of any such material to any significant extent.
- No indication of past or present contaminative land use was noted during the inspection. My inspection was of a limited visual nature and I cannot give assurance that previous uses of the site or in the surrounding areas have not contaminated sub-soils or ground waters. In the event of contamination being discovered further specialist advice should be obtained
- 6. MATTERS TO BE REFERRED TO YOUR LEGAL ADVISORS** We have assumed that any necessary rights and easements with regard to service installations and any rights of access for maintenance purposes are reserved in the Deeds and that they contain no onerous or unusual covenants. Legal adviser to confirm. You should draw your legal advisor's attention to matters raised in section 5 of this report, in addition to the following:
- For valuation purposes tenure is assumed to be Freehold and free from rent charge. This should be clarified by your legal advisor.
- Woodlands Drive to the front is made and adopted.

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We recommend that you instruct your legal advisor to make enquiries as to the existence and validity of any guarantees or service contracts (particularly in respect of the central heating system and the cavity wall insulation) and to confirm whether their benefit can be transferred to your name.

As with any older building, there will be some non-compliance with current Building Regulations requirements, but in general we found no evidence of significant non-compliance. Any deviation, unless specifically mentioned in this report, is not thought to materially affect the property's value or saleability.

Drains within the boundary of the property may be shared. Your legal advisor should advise on rights and liabilities in respect of the drainage installation.

Legal advisor to confirm boundary ownerships and maintenance responsibilities.

It is assumed that there are no adverse Local Authority proposals which would directly affect the property at the present time but your legal advisor should confirm this by making normal searches.

## 7. LIMITATIONS

The property was occupied at the time of our inspection and the presence of fitted floor coverings, furniture, curtains and fitted furniture limited an examination of the interior, particularly of the floors and lower parts of the walls. As a consequence some defects may only become apparent once floor coverings, furniture and fittings have been removed.

In addition, we have not inspected the woodwork or other parts of the structure which are covered, unexposed or inaccessible and therefore it cannot be reported that such parts are free of rot, beetle or any other defects.

The inspection of the exterior has been made from ground level with the aid of binoculars where appropriate.

The foundations, cavities, cavity wall ties, supports over openings, floor construction, some parts of the roof voids, the sub floor area and the underground drains were not open for inspection and comments cannot therefore be made upon their construction or condition.

Trial holes, to determine subsoil conditions or foundation sizes, have not been made nor calculations to check the sizes of structural elements or tests to determine the presence of deleterious substances.

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### 8. CONCLUSIONS

The property is in average condition for its age, but some repair and maintenance is required. The following important matters require attention. Reports and estimates should be obtained for the main items before you make a legal commitment to purchase:

- a) Overhaul the old PVC windows, check security, and replace failed sealed double glazing units.
- b) Allow for extensive redecorating.
- c) Allow for surfacing of driveway, path repairs and maintenance of boundaries.
- d) Budget for improvements to insulation and ventilation.
- e) Adjust and treat garage up-and-over door.
- f) Safety improvements to glazing and to polystyrene covings.
- g) Commission precautionary gas and electrical safety checks.

You should also carefully read the comments on condition in the body of this report as there are other matters which will need attention and matters which should be budgeted for

### 9. ADDITIONAL ADVICE

You should immediately pass a copy of this report to your legal adviser requesting that in addition to the necessary standard searches and enquiries they check and confirm each and every one of the items referred to in Sections 5 and 6 above.

The quotations received – and/or findings of the legal adviser's enquiries – might give the surveyor cause to amend the valuation and/or some particular advice contained in the report. You should therefore contact the surveyor as soon as the relevant quotations/reports are received. If you proceed without undertaking such further enquiries and surveyor referrals, you do so at your own risk.

Additionally, your attention is drawn to the fact that, where applicable, we have made the standard assumptions as detailed in our Terms of Engagement (Appendix C).

Some building components may contain some form of asbestos, but if maintained in good condition with good decorative finish and left undisturbed, current best advice states these should not pose a health hazard any greater than from normal background exposure. Examples of asbestos-containing materials can be older artexing, thermoplastic floor tiles, certain ceiling and wall components (especially if used for fire-resistant purposes), some old insulation materials, etc. Should you wish to alter or change such components, or carry out any works which may involve disturbance of such finishes or components, you should first obtain advice from your local Environmental Health office.

#### 4 The Road, Anytown, Cheshire

#### 10. VALUATION

The Royal Institution of Chartered Surveyors defines Market Value as "The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion" .

The residential property market has been in decline for two years. Limited availability of credit and market uncertainty caused a reduction in effective demand, in turn causing prices to fall significantly. The situation may have eased slightly during the last month. Forecasters generally agree that prices will continue to fall in the short term.

The Market Value below is based on the Comparison method. The scarcity of relevant, recent comparable sales data together with the market uncertainty discussed above makes it difficult to confidently determine a single figure for the present value; the figure for Market Value given below is therefore to be considered a best estimate.

On the above basis and taking the property as described in this report, it is our opinion that having regard to the general „tone“ of values for properties in this locality we consider that the acceptable valuation range for the present day Market Value to be **£XXX,XXX (XXX Hundred & XXXXX Thousand Pounds)** or thereabouts. However, depending upon the circumstances of the sale and on the estimates obtained a lower purchase price may be achievable.

Rebuilding insurance should be effected for not less than £232,000 (Two hundred and Thirty Two Thousand Pounds). This figure to include for the costs of demolishing and clearing away the existing structure and rebuilding it to its original design in modern materials, using modern techniques, to a standard equal to the existing property and in accordance with current Building Regulations and other statutory requirements including the professional fees payable with VAT on all fees. The insurance figure should be index linked to the cost of building materials to cover increases due to future inflation

**Signed:** A Surveyor MRICS

**Bellhouse Property Surveys Ltd**  
24 Bellhouse Lane  
Grappenhall  
Warrington  
WA4 2SG

**Date:** 2<sup>nd</sup> April 2009

## 4 The Road, Anytown, Cheshire

### APPENDIX A PROPERTY MAINTENANCE CHECK LIST

Your home represents a large financial investment and it makes good sense to keep it in good order. Regular checks of various parts of the building and prompt maintenance can prevent more-serious and costly repairs. The following checklist is not intended to be definitive or fully comprehensive but provides a simple inspection and maintenance guide.

#### CHECKLIST:

##### ROOFS

Roof slopes and coverings such as tiles and slates –check for slipped, cracked or badly damaged tiles/slates, particularly after severe weather conditions. Cement pointing at the roof edges. Make sure that this is kept in good condition. Remove lichen and other moss growth from tiles/slates if this becomes heavy.

Flat roofs, normally covered in felt or metal are prone to defects. Felt in particular has a limited life. Whenever possible try to avoid walking on or standing ladders on flat roofs as the coverings are easily damaged. Make sure that the chippings to your flat roof remain evenly laid and clear away any heavy moss or lichen growth as this can retain moisture.

Check flashings and valley gutters or hidden gutters for blockages and leaks. Valley gutters are particularly prone to defects and should be cleaned out at regular intervals.

Keep chimney pots and cowls in good order and ensure that the brickwork and cement joints are in good condition.

Gutters often become blocked with leaves, weeds or debris and should be cleaned out on a regular basis. Replace or repair any missing or defective sections immediately in order to protect the property. Check water downpipes for splits or leaking joints.

##### ROOF SPACES

Check for bird ingress or wasps nests. In very rare cases where you find bats, remember that they are a protected species, so you will need specialist advice.

Check condition of water storage tanks and pipework ensuring they are properly covered and lagged.

##### WALL

Dampness can penetrate through defective mortar joints or hairline cracks in the rendering. Although very fine surface cracks may appear insignificant, it is always sensible to fill them to be on the safe side. Use a pliable waterproof mastic sealant to close any gaps around the window or door frames

Ensure that the cement mortar around where waste pipes pass through is in good condition.

Never bridge a damp course by building up external paving levels or garden borders. A sensible guide is to keep external levels at two brick courses below damp course level, or inside floor level.

## **4 The Road, Anytown, Cheshire**

Never render walls down to the external ground level as this is likely to bridge any damp proof course. Always finish the rendering in a properly formed bell cast. Also, water may get behind poor rendering which could lead to dampness. Any cracked or loose areas of rendering should be repaired or replaced.

Remove ivy or other climbing plants in particular from walls and gutters. Such plants can damage stone/brickwork and retain moisture in the wall.

Do not allow any sub-floor air bricks to become blocked. Failure to do so will prevent adequate air flow and could lead to decay.

### **EXTERNAL WOODWORK**

Paint/re-stain window frames and other joinery at regular intervals. Periodically check window and door frames and repair any timbers affected by wet rot. Regular painting will help avoid the timber becoming rot affected.

Replace broken or damaged sash cords or window latches. Renew cracked or broken panes of glass and replace missing or loose putty before redecoration.

Periodically wash PVCu windows, doors and roof perimeter timbers with warm soapy water. Do NOT use abrasives, solvents or a pressure washer.

### **ELECTRICS, HEATING AND PLUMBING**

I strongly advise that you have the electrical installation checked by the electricity board at least every five years as the system can deteriorate with age and Regulations are being routinely updated. Ensure that you obtain qualified advice before making any alteration to the electrical wiring system.

Check your plumbing pipework and waste pipes for joint leaks and from time to time clean out bath, sink and wash basin traps. Reseal joints around shower bases and other appliances. Clean through overflow pipes from water tanks or cisterns.

Arrange for central heating boilers, water heaters and heating appliances to be regularly serviced to maximise efficiency.

Clear blocked soakaways or gullies. Blockages in a drainage system may be cleared by rodding or pressure hosing, but if blockage recurs this could be a sign of a more-serious defect requiring timely specialist investigation.

### **GARDEN**

Shrubs and trees can be damaging to the fabric of the property and so their growth needs to be restricted. Keep trees and shrubs well away from the building(s).

Cut back any wall climbing plants as they can damage walls and can encourage damp penetration.

### **EXTENSIONS/ALTERATIONS**

Before you start any structural alterations or extensions check with your Local Authority as to whether Building Regulations Approval and/or Planning Approval are necessary.

If you live in a Listed Building remember that Listed Building Consent may be necessary even in the case of minor alterations to the appearance of the building.

## **4 The Road, Anytown, Cheshire**

### **ENERGY EFFICIENCY**

□ The thermal efficiency of your property can often be improved at a relatively modest cost. These measures can often result in an improved internal environment, reduced carbon dioxide emissions and lower fuel bills. Such measures include:-

- Draft exclusion to windows and external doors
- Proper insulation of hot water cylinders and lagging of water pipes
- Check that your loft insulation is thick enough but make sure that gaps are left at the eaves to allow sufficient ventilation of the roof space and remove from below water storage tanks.
- Ensure that your heating controls are effective e.g. consider the use of automatic time clock controls, thermostatic radiator valves, thermostatic cylinder controls etc.
- Double glazing of windows.

### **APPENDIX B**

**A FULL SCHEDULE OF PHOTOGRAPHS IS PROVIDED WITH THE REPORT**

## **4 The Road, Anytown, Cheshire**

### **APPENDIX C**

#### **TERMS OF ENGAGEMENT**

##### **1. PURPOSE OF REPORT**

The Report is to be used by Mr and Mrs Client for assessing the condition of the property prior to purchase.

**2 SUBJECT OF REPORT** The property to be reported upon is known as 4 The Road, Anytown, Cheshire and is described in detail in the Report.

**3 BASIS OF VALUATION (if any valuation is to be provided)** The valuation basis is to be Market Value. This is defined as: - "The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion."

The method(s) of valuation will be stated in the report. This will be the method(s) considered most appropriate by the surveyor/ valuer, usually Comparison Method and/or Residual Method and/or Investment Method

**4 ASSUMPTIONS** The assumptions made by the surveyor/ valuer are as set out in the Appendix Extent of Inspection and Report attached.

**5 DATE** The Report date will be the date of the inspection.

**6 CURRENCY** Any valuation will be expressed in pounds sterling.

##### **7 PROPERTY CONTENTS**

Any carpets, curtains, special tooling, computer software and other removable items will not be included in the valuation (where applicable).

**8 PLANT AND MACHINERY** Any plant and machinery, or other items in lease, hire purchase or in trust will not be included in the valuation (where applicable).

**9 PUBLICATION** The Surveyor/Value's consent must be obtained prior to each and every publication of the whole or part of the valuation report or published references thereto, including references in company accounts and/or directors reports, chairman's or other statements or reviews or any company statement or circular. The Surveyor/Valuer will not publish the valuation to any other third parties other than where instructed by the client and agreed by the Surveyor/Valuer. The Surveyor/Valuer and his company will however be at liberty to use the valuation as comparable evidence for other valuations where the Surveyor/Valuer deems it appropriate.

**10 RESTRICTIONS** The inspection(s) will be limited in extent as described in these Terms of Engagement and the Appendix "Extent of Inspection and Report" attached. There is no requirement for the Surveyor/Valuer to keep the purpose of the inspection(s) secret during the inspection(s).

**11 LIMITS** The Survey/Valuation is provided for the sole use of the named Client and is confidential to the Client and the client's professional advisers. The Surveyor/Valuer accepts responsibility to the Client alone for the stated purposes that the Report will be prepared with the care, skill and diligence reasonably to be expected of a competent Surveyor/Valuer, but accepts no responsibility whatsoever to any person other than the Client himself. Any such person relies upon the Report at their own risk.

## **4 The Road, Anytown, Cheshire**

**12 INFORMATION PROVIDED** The information provided by the client or his advisors or any third parties will be used by the Surveyor/Valuer to arrive at a valuation and would normally include: - i) the extent and nature of the property to be valued, including location of the boundaries; ii) the details of access and rights of way and responsibilities thereto; iii) the history of the property, including any alterations, extensions and repair work; iv) details of tenure.

The Surveyor/Valuer will not investigate or check the information where it is provided.

**13 ENVIRONMENTAL ASSESSMENT** A formal environmental assessment will not be provided. Only where the presence of contaminated land and any costs thereto that are the responsibility of the owner of the property to be valued, are provided to the Surveyor/Valuer will the information be used in arriving at the valuation. Where no evidence of contamination or related costs are provided by the client or third parties, the Surveyor/Valuer will assume that there are none and no account of any such cost will be taken in the valuation.

**14 CONSULTANTS** No appointment of consultants is requested by the client. Any consultant appointments that are to be made will be by the client and any costs or fees to be paid will be the responsibility of the client and paid direct to the consultant.

### **15 PREVIOUS INVOLVEMENT**

The Surveyor/Valuer has not had any previous material involvement with the property or other known directly involved parties unless referred to in these Terms of Engagement and/or in the Report.

### **16 COMPLAINTS PROCEDURE**

Mark Williams Surveyors & Valuers operate a complaints procedure in accordance with the RICS „Rules of Conduct“ . A copy of the complaints handling procedure is available on request.

### **17 RICS MONITORING**

The Valuation and Report may be subject to monitoring under the RICS Conduct and Disciplinary procedures.

## **EXTENT OF INSPECTION AND REPORT**

A. A building survey report gives the opinion of the Surveyor upon the condition of the property at the time of his inspection. The report cannot identify all of the defects that may be present, or may occur in the future, they may be concealed, difficult to see, or obstructed. The surveyor will report only on those areas that have been inspected.

B. The Surveyor will inspect those parts of the property that are safely and readily accessible. Where there is inadequate access, or clearance less than 450 mm (minimum depth) under floors then the floor voids will not be inspected. Where there are fragile ceilings or the ceiling joists are concealed by insulation, any accessible roof voids will be inspected from the hatch positions only. The Surveyor will not open up the structure, excavate foundations or drains, remove fitted carpets, move furniture, pictures or stored items. Only unsecured floorboards and hatches will be removed where these are identified and accessible. The Surveyor will not inspect the woodwork or other parts of the property which are covered, unexposed or inaccessible and will not be able to report whether such parts of the property are free of rot, beetle or any other defects.

C. The surveyor will inspect the house and garage in detail, but only a general inspection will be carried out to the outbuildings, gardens, pavings and boundary structures. Any swimming pools, tennis courts, and ancillary equipment, will not be inspected.

D. Those parts of the drainage, electrical, heating and plumbing systems that can be seen will be inspected, but no tests will be carried out by the Surveyor: where required specialist tests can be

#### **4 The Road, Anytown, Cheshire**

carried out by separate contractors, by arrangement, for an extra charge. The Surveyor will recommend specialist inspections and tests if he is of the opinion that further investigation is required. Any specialist tests or inspections should be carried out and quotations obtained for repair and remedial work prior to exchange of contracts.

E. Any costs stated in the report are the Surveyor's opinion only and should be confirmed by obtaining quotations prior to the exchange of contracts. If the client does not obtain estimates or does not obtain specialist reports (where recommended) prior to exchange of contracts, he does so at his own risk.

F. The Surveyor will use an electric moisture meter to test for damp those areas he considers it appropriate to test. .

G. The Surveyor will give his opinion as to the market value of the property (when instructions include a valuation), based upon the relevant facts known to him and the condition of the property as described in the report.

H. A standard 3.6m Surveyor's ladder will be used to inspect flat roofs and other areas above ground level, long ladders will not be employed.

I. No enquiries will be made of the Local Authority regarding planning or similar matters. You should have any investigations regarding title, tenure, covenants, rights of way, building regulations and planning permission and other such matters carried out by your Solicitor prior to exchange of contracts.

J. In making the report, the following assumptions will be made:-

- i) That no deleterious or hazardous materials or techniques have been used in the construction of the property.
- ii) That the property is not subject to any unusual or especially onerous restrictions, encumbrance or outgoings and that good title can be shown.
- iii) That the property and its value are unaffected by matters which would be revealed by a Local Search and Replies to the Usual Enquiries, or by a Statutory Notice, and that neither the property, nor its condition, nor its use, nor its intended use, is or will be unlawful.

K The Report is provided for the sole use of the named Client and is confidential to the Client and his professional advisers. The Surveyor accepts responsibility to the Client alone for the stated purposes that the Report will be prepared with the skill, care and diligence reasonably to be expected of a competent Surveyor, but accepts no responsibility whatsoever to any person other than the Client himself. Any person other than the named client relies upon the Report at his own risk.