

COMMERCIAL BUILDING SURVEY AND PROPERTY APPRAISAL

**Large Building to be used for
Commercial Use in
Chingford
London**



FOR

Mr X

Prepared by:

INDEPENDENT CHARTERED SURVEYORS

Marketing by:

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0800 298 5424

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INTRODUCTION

Firstly, may we thank you for your instructions; we have now undertaken a Building Survey (formerly known as a Structural Survey) of the aforementioned property.

The Building Survey takes the following format; there is an introductory section (which you are currently reading), which includes a synopsis of the building, and an executive summary of our findings. We then go through a detailed examination of the property.

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

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

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

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SYNOPSIS

SITUATION AND DESCRIPTION

This property consists of a large detached Manor House that has been amended and altered over the years. It was last used to the best of our knowledge from our discussions with the Waltham Forest Council Officer as a learning centre.

The property consists of:

1. One large main building
2. Two stable blocks

In addition there are two Portakabins which have not formed part of the inspection.

At the time of our survey the property was occupied by XXX who had tenants in the property (assumed under licence).

There is a date plaque on the front of the building stating the property was built in 1839. Further historic information has been obtained via BritishListedBuildings.co.uk website showing this as a Grade II Listed building, which is set out in the Appendices in full.

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EXTERNAL PHOTOGRAPHS

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



Left hand side of front



Main building middle front



Right hand front gable



Middle/left hand side of rear



Whole of rear view



Right hand side of rear



Left hand gable



Right hand gable

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EXECUTIVE SUMMARY

Summaries are not ideal as they try to précis often quite complex subjects into a few paragraphs. It is important the Report is read in full.

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 750 photographs during the course of this survey and many pages of notes, so if an issue has not been discussed that you are interested in or concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it; if we have not we will happily go back.

Property Appraisal

This is a large historic Listed building and it has many of the problems associated with such older properties. Some of them we feel you will have to consider as the character of the property and others you will simply have to spend money on over the years at regular intervals. Below are a summary of the problems:

- | | | |
|----|---|----------------------|
| 1) | Main roof – possible nail sickness and dampness
(unable to see under side of roof structure
- provisional sum | £100,000 to £150,000 |
| 2) | Main roof detailing, such as the box guttering
and the guttering over the wall | Costs included above |
| 3) | Deterioration to the brickwork | £50,000 to £100,000 |
| 4) | Movement / Cracking to brickwork
– further investigation needed | £100,000 to £200,000 |
| 5) | Dampness coming through the walls
probably from the gutters | £25,000 - £50,000 |
| 6) | Rising damp | £30,000 to £50,000 |

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- | | | |
|--------------------------------|--|---|
| 7) | The property's Asbestos Report from the Vendor or request a survey should be carried out | £10,000 - £20,000
- less of course
if no asbestos found |
| 8) | Services | £40,000 to £60,000 |
| 9) | Flooding to basement – further investigation needed
Estimated for a French drain | £40,000 to £60,000 |
| 10) | Redecoration cost of external joinery | £30,000 to £100,000 |
| Total in the region of: | | £500,000 to £600,000 |

Whilst there may be repair costs to bring the property up to standard in the region of £500,000 to £600,000 (five hundred thousand to six hundred thousand pounds) in the current market savings may be achieved. We believe this work to be required in the next one to three years, possibly five years, depending upon how you wish to use this property and associated site.

Costs for work on listed Buildings are more expensive due to the use of old techniques and materials are required. In addition the Conservation Officer for the Local Authority need to be involved to approve the work to be carried out.

Market Value

We feel, bearing in mind the cost implications, that an offer for this property in the region of £XXXXXXX

This is based upon our understanding of the property's potential use to yourselves. It could be worth more and equally less to other potential purchasers. This is not an open market valuation/RICS Red Book/Blue Book Valuation.

Our comments with regard to the construction costs and the valuation should be read in conjunction with the report as a whole.

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Executive Summary Detail

Construction Property Issue Summary

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

Plus Points

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

- 1) The property is currently occupied and we believe it was in use until relatively recently (past 10 years) and certainly does not have a dilapidated feel that many unoccupied properties that we survey have.
- 2) The property is Listed and many of the original features still remain and in our opinion it has character.
- 3) It has good natural light from the large windows and is relatively secure with the internal timber shutters, albeit that we would also have a security system.
- 4) There is parking and ground surrounding it.

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

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Medium Priority

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

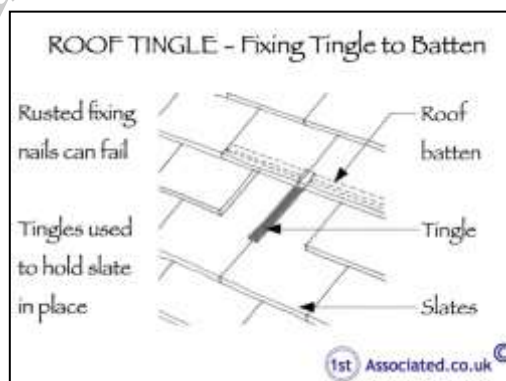
1) Main roof

The main roof is clad with slates. We can see there have been various repairs using lead tingles. These indicate that the nail fixings are rusting, often known as nail sickness. We generally recommended where there are more than a dozen to two dozen tingles visible that re-roofing is likely in the near future, which is the case in this instance.



Close up of slates showing lead tingles to front of building

ACTION REQUIRED: Re-roof over next few years. There are no major visual signs internally (to the ceilings) that the roof is a problem. Having said that, we have not been in the actual roof space of these areas.



ANTICIPATED COST: In the region of £100,000 to £150,000 to re-roof or carry out major repairs. You need to obtain quotations, quotes will depend on whether you scaffold over the property to form a temporary roof or take the risk that there won't be adverse weather whilst you are carrying out the work.

Please see the Roof Coverings Section of this Report.

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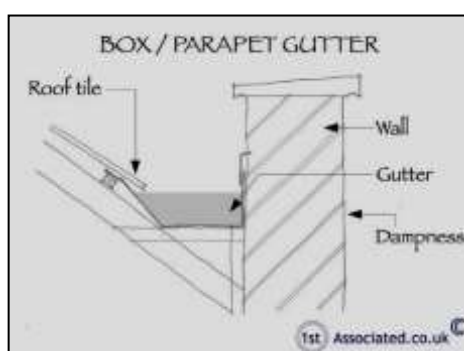
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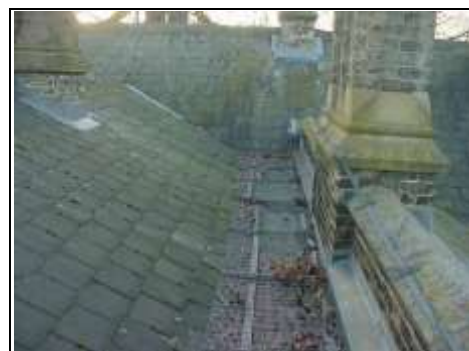
2) Main roof box guttering

To the front of the property where we could inspect it, we found a box gutter. This we believe is allowing dampness into the walls.

ACTION REQUIRED: You will need to regularly clear this roof of leaves and debris. As you have trees surrounding the property this will be a constant requirement.



ANTICIPATED COST: Included in the main roof works.



General view of roof showing box gutters



Example of how the box gutter gets blocked with the arrow showing where the outlet is in the parapet wall to the front of the property

Main roof - guttering over the walls

To the sides of the property we can see that the guttering sits partly over the walls. This means if/when leaks occur to the guttering dampness gets into the walls. This often takes a while to be visible and become more visible when a building is properly occupied as the warmth of the building draws the dampness through the walls.



Blocked gutters and vegetation growing

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We can see there is a complete lack of maintenance where we can see vegetation growing. In other areas we can see more recent blockages from leaves and tree debris.

ACTION REQUIRED: Clear vegetation.

ANTICIPATED COST: Included in the main roof works.

Please see the Gutters and Downpipes Section of this Report.



Ongoing maintenance battle against the leaves and branches blocking the gutters up on the roof

3) Deterioration to the brickwork and pointing externally

The property is built of brickwork. This has been incorrectly repointed, as far as we can see, in a cement mortar. In many areas there are also areas of weathering.

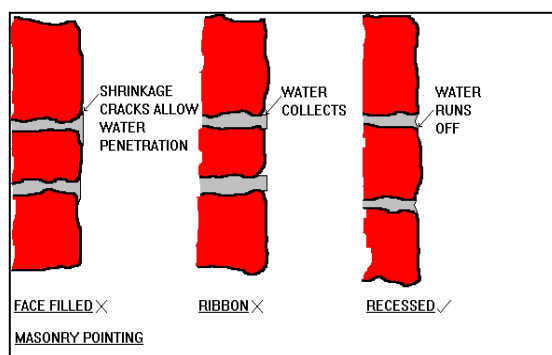
Weathering

Weathering has occurred particularly to the rear left hand side under the windows and also where it is overflowing from gutters and hopper heads and downpipes.



Weathered brickwork

ACTION REQUIRED: The process needs to be clearing of the gutters and roofs of debris and a regular planned maintenance programme be adopted. Then to check the gutter joints, checking that they fall and their lining, tarring if necessary to the downpipes, and only then to re-point in an appropriate lime based mortar to the correct pointing style to the external of the property.



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ANTICIPATED COST: In the region of £50,000 - £100,000, as it is very likely that scaffolding will be needed. Please obtain quotations.

Please see the Walls Section of this Report.

4) Movement / Cracking to the brickwork

There were various areas of cracking to the brickwork. The worst of these were:

4.1 Vertical cracking – right hand wing

vertical crack running through the bricks to the length of the property.



Vertical cracking to right hand wing

4.2 There is also cracking in the new single storey extension on the right hand side indicating that movement is still occurring. We can also see cracking internally in this section.

ACTION REQUIRED: A buttress type structure may be needed to hold this wall in place together with tying in of the floor and roof structure.



Cracking in single storey lean-to
Right hand wing

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4.3 Movement in rear double bay window



Movement in double bay to rear at high level



Movement in double bay to rear at low level

4.4 Vertical stepped cracking to left hand side

Wider cracks were noted to the left hand side wing in a pattern indicating movement again towards the front of the property. Again, buttressing type work may be needed to stabilise this section.

We noted cracking internally at first storey level to the middle section of the property indicating some movement. This was noted in the corner of the bedroom but not externally.

4.5 Cracking in adjacent clay storeroom

Extensive cracking indicating movement on the left hand side.

4.6 Clay storeroom

Cracking to the front indicating movement.

4.7 There are also other areas of cracking and general opening up of brickwork throughout the property that will need ad hoc repair that need to be included in any proposed work.

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Lots of cracking in adjacent room to the clay store area



Cracking to lobby at top of spiral staircase

ANTICIPATED COST: further investigation needed - £100,000 to £200,000; please obtain quotations.

Please see the Walls Section of this Report.

5) Dampness through walls – lateral dampness

Dampness through walls, known as lateral dampness, visible particularly to pottery rooms and also the right hand elevation where the gothic window is visible. This may be due to the adjoining tree in that instance.



Dampness

ACTION REQUIRED: we believe that the repair work recommended to the gutters and downpipes and the repointing will reduce this to a manageable standard as a certain amount of damp is considered acceptable within older properties such as this.

ANTICIPATED COST: Already budgeted with regard to external repairs. We would additionally add £25,000 to £50,000 for internal repairs. We have kept this figure high as we feel that some of the work may be required to the Listed Building section of this property. Please obtain quotations.

Please see the Dampness Section of this Report.

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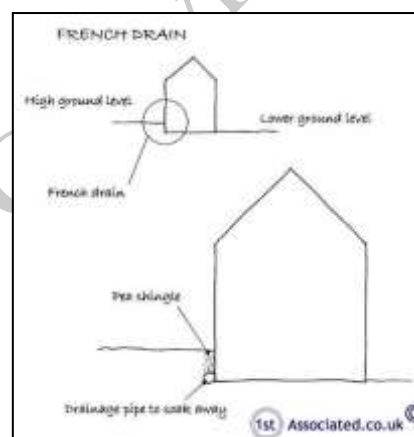
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6) Rising Damp

There is rising damp throughout the property. It was particularly noticeable in the basement/cellar area where we would expect there to be dampness. It is also visible in the left hand corridor at ground floor level. We feel it may also be present in other ground floor rooms, although there is timber panelling that may be hiding it. Spalling to brickwork from dampness



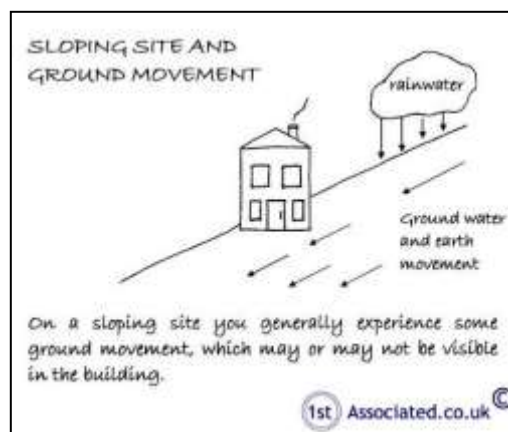
ACTION REQUIRED: We feel some form of French gully around the property would be the best way of reducing the dampness and managing the dampness but this only needs to be carried out once investigations have taken place. We recommend the property is monitored for at least a year.



ANTICIPATED COST: In the region of £30,000 to £50,000; please obtain quotations.

Sloping Site

Whilst the sloping site is not pronounced there is a fall from the front elevation of the property to the rear of the property and as such water would wish to pass from one side to the other, which we believe it is presently doing through the basement.



ACTION REQUIRED: Please note our comments with regard to the basement and the holes in there and managing the ground water around the property.

The sketch obviously over-emphasises the slope in this instance.

Please see the Dampness Section of this Report.

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7) Asbestos

What we believe to be asbestos was found to the back left hand side of the property in the form of a pipe. In this age of property asbestos was commonly used during the refurbishments.



Asbestos pipe

ACTION REQUIRED: We would recommend an asbestos report is carried out on the property as a whole if one does not exist at the moment and that tests are carried out to establish what type of asbestos it is.

ANTICIPATED COST: Nominal sum of £10,000 - £20,000. Follow asbestos contractor's recommendations. Please note we are not asbestos surveyors.

Please see the Other Matters Section of this Report.

8) Services – not inspected

We have not inspected the services; this includes:

- 8.1 electrics
- 8.2 heating
- 8.3 supply water pipes
- 8.4 drainage

Although we would add that some of the supply pipes and discharge pipes look to be in lead and also that the electrics look to have been relatively recently upgrade.

ACTION REQUIRED: Speak to the occupier about this and with regard to any service records they have.

ANTICIPATED COST: In the region of £40,000 to £60,000; please obtain quotations.

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9) Flooding to basement and holes

Within the basement we can see signs of dampness and past flooding. We can also see that various measures have been taken to try and reduce this. There are holes that have been drilled in most the external walls and some of the internal walls, which we believe could be acting as weep holes to allow water into the property and stop the pressure that is caused on the walls.



Holes drilled in the wall

Alternatively, they could be a misguided attempt to add a damp proofing liquid to the structure.

ACTION REQUIRED: Either way you need to work out a suitable way to manage dampness and flooding to the cellar. Unfortunately we were unable to find a sump pump which we would expect to see to remove any water that gets into the cellar. This is the first thing that we would add.



Pen indicates an example of one of many holes drilled in the wall in the basement

We would add that in the many years that we have been carrying out surveys we have never seen holes drilled in a cellar such as this and as such we would specifically recommend that your legal adviser writes requesting information with regard to any work that has been carried out to the basement area, particularly in relation to the holes.

ANTICIPATED COST: Further investigation needed. Costs for a French drain in the region of £40,000 to £60,000. Please obtain quotes.

Please see the Dampness Section of this Report.

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10) Redecoration of external joinery

Windows

The property has a mixture of timber windows and sliding sash windows; all single glazed. We would specifically comment that bare timber is visible to many areas. We would recommend complete redecoration, although the timber is still in remarkably good condition all things considered.



Paint flaking off rear windows, bare timber visible

Wet Rot / Knife Test

We have knife tested a sample of the windows at ground level and the quality of the original timber is still sound in most cases, although we can see that some new timber has been spliced in. We believe that these windows are saveable though this may not be the most economical way of proceeding it is the way that you most likely would have to proceed with a Listed building such as this as the Conservation Officer would have views on this matter.



Quality of windows on right hand gable

ACTION REQUIRED: Prepare, repair and redecorate.

ANTICIPATED COST: In the region of £30,000 to £100,000; please obtain quotations.

General Information on Sliding Sash Windows

If you have not lived/worked in a property with sliding sash windows previously, you should be aware that typically they are draughty and rattle. There is no easy way to eliminate this problem. In our experience, a general ease and adjustment of the windows and the addition of a plastic tube draught sealer (available from most DIY stores) and regular redecoration is the best option to minimise the draughtiness of the windows in this case. Horizontal Sliding Sash Windows (sometimes known as York Windows).

11) Regular Planned Maintenance Programme

This is a Listed building and a regular planned maintenance programme needs to be carried out, not only to the roof but to the property as a whole.

ACTION REQUIRED: Carry out regular maintenance.



Trees need regular maintenance

High Priority

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

We have found more than the average number of things that we would classify as bad. There is no one specific thing that we would put in the Ugly Section, however when putting all the items in the Bad Section together we do feel this makes this a high risk purchase.

Progressive Movement

There are extensive areas of cracking to the front right and left hand wings of the property which are continued on through the Store and Stable Two. There seems to be a line of movement throughout the whole of the property which is likely to relate to a poor sub-soil beneath and/or loss of lateral strength in the timbers that hold the property together. Unfortunately with a one off inspection we cannot confirm whether this is progressive movement.

ACTION REQUIRED: Your legal adviser to specifically discuss with the current owners prior to committing to purchase if they have had a history of movement in this area.

Valuation Data

We have had limited time to investigate the market fully and have not carried out an RICS Red Book/Blue Book Valuation. We have based the valuation on our knowledge and experience of older properties, together with considering the scarcity value of this type of property coming on to the market, which equally balances against the historic problems that this property has.

Further details can be given with regard to information and evidence in comparables in relation to this if so required.

Other Items

Moving on to more general information.

Maintenance

It should be appreciated that defects which would normally be highlighted in a modern property, effectively form part of the property's overall character and style. Such defects are considered acceptable and may not have been specifically referred to as defects within the context of this Report.

This type of property will require ongoing maintenance and repair and a budget for such work must be allowed to ensure it is maintained in good condition. This will prevent undue and unnecessary deterioration.

Getting to know more about older properties

We would recommend that the people involved with this property go on a Society for Protection of Ancient Buildings weekend course and then a week's course about looking after and maintaining older properties. The website for this is SPAB.org.

Services

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

Electrics

It appears that recent electrical work has been carried out. We are not certain whether this has been carried out as part of a XXX contract to add a fire alarm in and safe electrics, or whether it has been an old requirement when the property was being used as a learning centre. Ultimately, you need to have an Institute of Electrical Engineers (IEE) test and report by an NICEIC registered and approved electrical contractor or equivalent.

Heating

At the time of the survey the heating was in the form of electric heaters only which is completely inappropriate for such a large property. There did however look to be a radiator heating system in place.

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

Lighting

This needs to be appropriate for whatever use you wish to have in the property. We noted that some areas did have modern office style lighting (known as Category Two Lighting), other areas had what we term as standard lighting and feature lighting.

Drainage

We have not carried out any tests with regard to the drainage.

ACTION REQUIRED: We would always recommend a closed circuit TV camera report.

ANTICIPATED COST: In the region of £500 - £1,000; quotations required.

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Water Supply

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

Services in General

We would always recommend with regard to all services that you have an independent check by a specialist contractor.

Estimates of Costs

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

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

Limitations

We would draw your attention to the limitations of a survey of this sort in that it is a visual inspection. In this particular instance it had a time limiting factor to allow you to submit your bid for the property.

SUMMARY UPON REFLECTION



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

We feel that in an ideal world further investigation is required prior to making a bid on the property, particularly in relation to the value of the property which we feel needs an in depth study and knowledge of this specialist market.

We would refer you to our comments in the Plus Points, Medium Priority and High Priority Sections and ask that you re-read these.

As with any character of the property and the size and proportions there is a higher risk than purchasing a newer property but you do of course get the benefit of the character of the property.

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

If you so wish we can prepare specifications and obtain quotations for the work, whatever you do don't allow the estate agent to organise the quotes as he will utilise people he regularly uses who know they have to keep in with him/her to get further work and therefore are very keen to please the estate agent, as opposed to you the real client and at the end of the day it doesn't take long to organise.

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

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REPORT FORMAT

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

GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



We utilise photographs and sketches to illustrate issues or features. In some photographs a pencil has been used to highlight a specific area. The sketches are not 100% technically accurate; we certainly would not expect you to carry out work based upon the sketches alone.

ORIENTATION

Any reference to left or right is taken from the front of the property, including observations to the rear, which you may not be able to physically see from the front of the property.

ACTION REQUIRED AND RECOMMENDATIONS

We have used the term **ACTION REQUIRED** where we believe that there are items that you should carry out action upon or negotiate upon.

Where a problem is identified, we will do our best to offer a solution. However, with most building issues, there are usually many ways to resolve them dependent upon cost, time available and the length of time you wish the repair/replacement to last.

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MORE ABOUT THE REPORT FORMAT

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

TENURE – FREEHOLD (OR AS GOOD AS)

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

ESTATE AGENTS – FRIEND OR FOE?

It is important to remember that the estate agents are acting for the seller (usually known as the vendor) and not the purchaser and are therefore eager to sell the property (no sale – no fee!). We as your employed Independent Chartered Surveyor represent your interests only.

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

This report is being carried out under our terms of engagement for Residential Building Surveys, as agreed to and signed by yourselves. If you have not seen and signed a copy of our terms of engagement please phone immediately.

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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

From our investigations the property is Grade II Listed
(your Legal Advisor should confirm this and make their own enquiries)
and as such it will require various permissions
to be obtained before work is carried out, over and above that
normally required and possibly the use of appropriate materials
for the age, type and style of property.



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EXTERNAL

CHIMNEY STACKS AND FLUES PARAPET WALLS AND ROOF WINDOWS

The property has a variety of roofs and associated details which we look at in this section. The detailing includes:

Chimney Stacks

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

There are numerous brick built chimneys to this property, some of which we would term as semi ornate, others as functional. A general comment on the chimneys is that ad hoc repointing is required and we would say that our view of the chimneys was limited with the exception of the ones that could be accessed from the main building main roof.



Chimney on right hand gable, overflowing hopper head causing deterioration to brickwork



Minor spalling brickwork



Close up showing cracking to brickwork and repointing required



We were unable to get a close up view of some of the chimneys

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ACTION REQUIRED: The majority of the chimneys will required some repointing. We noticed some work had been carried out in a hard cement mortar which may cause spalling to the brickwork.

We were not able to access many of the chimneys closely but we could see within the front left hand roof for example that dampness was getting in around one of the main chimneys. There are likely to be problems elsewhere so we would also allow for checking and renewing of the flashings. We were unable to see the flaunchings in many cases.

Flashings Defined

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

Flaunchings Defined

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

Parapet Walls

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

There are brick built parapet walls with stone coping stones, which in addition in some cases also have lightning conductors fixed on them and a lead flashing to the base. The box gutter detailing beneath the parapet wall was getting blocked with leaves and other tree debris and this could in turn cause dampness to get into the parapet wall and then into the structure as a whole, although there are no obvious major visual signs internally.



Parapet wall has been wrongly repointed in cement mortar

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

Finally, we were only able to see approximately sixth percent of the parapet wall, therefore we have made our best assumptions based upon what we could see. A closer inspection may reveal more.

Roof Windows

(Known as roof lights or Velux windows which is the trade or generic name)

The majority of the roof windows are a modern factory and purpose made style, which looked in average condition. The important factor with roof lights is the flashings around them. We could see one case (roof light five) where vegetation was growing to the top of this and needed clearing.



Roof light one – main building left hand side front

You also have some older style roof lights which have been repaired with Flashband or a similar material.

Flashband Defined

Flashband is a sticky backed felt which is best used for temporary repairs only.



Roof light four – left hand side
Older style wood made roof window which has then been covered with lead of equivalent and tends to be more problematic than the purpose made windows



Roof light five – left hand side
This is an awkward detail with vegetation growing at the top that needs to be removed as part of your annual maintenance programme

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

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

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ROOF COVERINGS AND UNDERLAYERS

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

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

We will consider the roofs in two areas; the main roof which has two small flat roofs over the Oriel window, with the stable roofs covered in their own sections to the rear of this report.

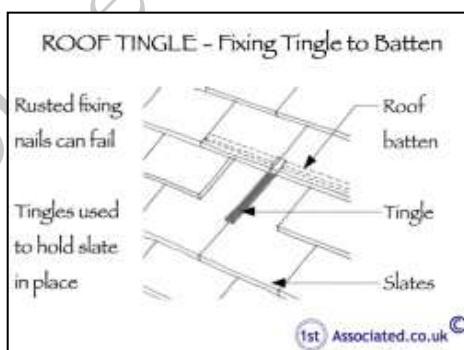
Main Roof

The roof is pitched and clad with slates, with box gutters. From ground level and front roof level this looks in average to below average condition considering the roofs age type and style.

We were able to access the front roof and inspect this more closely where we could see lead tingles were present, as well as there being some cracked and slipped slates.



Left hand roof



Missing slate to front left hand roof

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

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We were pleased to see the turret roof to the rear looks relatively new.

ACTION REQUIRED: We feel that the roof may have nail sickness, which is the rusting of the nail fixings. Please see our comments in the Executive Summary.



Rear turret

Limitations

Unfortunately we have been unable to get a good view within the main roof. We have been able to inspect the left hand side roof (from the access hatch) and this has shown there to be dampness visible in this area.

Small flat Oriel roofs

(All directions given as you face the property)

As you can see in the photos these are collecting a lot of leaves and this needs to form part of your regular maintenance programme. Equally you can see there is difficulty in accessing this area.



Left hand Oriel roof



Oriel flat roof right hand side which is leaking

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Valley Gutter

As with many roofs that have been extended and altered over the years you have some awkward details that simply need regular maintenance. The problem is that regular maintenance tends to be forgotten about in the scheme of things.



Blocked valley gutter



Natural areas due to the way the roof has developed that are awkwardly detailed, such as this one with the rear turret roof being a trap for leaves and water

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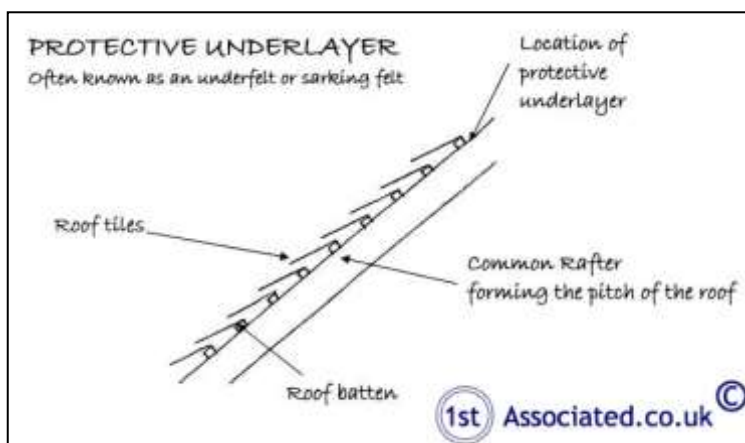
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Protective Underlayer (Often known as the sarking felt or underfelt)

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



When we inspected the loft space we found a Hessian base Bitumen membrane. This type of membrane has been used since the 1960s. We generally found it to be in average condition, it is damaged in a few more places than we normally find. We also noticed the darker timber indicating dampness getting in.



Protective underlayer

Limitations

We could only see approximately thirty per cent of all of the roof space so we are not certain whether there was a protective underlayer under the main parts of the roof, which unfortunately could have an affect on the deterioration of the roof structure itself. We like to view the underside of the roof as it shows where any rainwater is getting into the property.

All the roofs were inspected from ground level with the aid of a x16 zoom lens on a digital camera, with the exception of the front of the property where the front roof was inspected at front roof level.

Finally, we were only able to see approximately seventy percent of the main roof externally from ground level and via the actual roof and we were only able to see internally approximately thirty per cent of the roof structure. We have made our best conclusions based upon what we could see, however a closer inspection may reveal other defects. For further comments with regard to ventilation please see the Roof Structure and Loft Section.

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ROOF STRUCTURE AND LOFT

(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

Main Roof

Roof Access

The main roof is accessed in two areas, although our view was very limited.

One area is adjacent to Room 14 and the other was from within Room 18. There is no loft ladder or electric light in either of the roofs. There was some secured floor boarding in roof adjacent to room 14. We recommend a general upgrade in the access to the roofs.

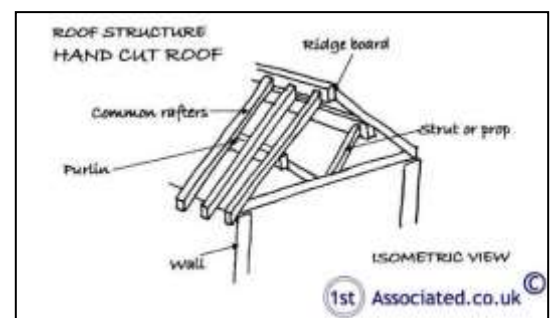


Access to roof adjacent to room 14
(old numbering)

The lofts have been viewed from the loft hatches as we did not feel it was safe to access either of them and the access was difficult and viewing from the loft hatches limited our viewing slightly.

Roof Structure

In this age of roof you would have had a cut timber roof. We have had a very limited inspection but what we could see was of this nature. We also noted typical Victorian roof truss construction so there have been amendments and alterations with the roof we feel over the years.



Limitations

We would advise we have only seen approximately thirty per cent of the whole roof structure internally and we could comment that the sketch is not exactly as the roof structure but is the closest stock sketch we have available.

Roof Timbers

We have inspected the roof structure for:

- Serious active woodworm
- Structurally significant defects to the timbers
- Structurally significant dry rot
- Structurally significant wet rot



Roof visible from within access adjacent to room 14

Our examination was limited by the general configuration of the roofs. What we could see in this roof was average to below average, with dampness visible around chimney for example and signs of woodworm. It is, however, feasible there are additional problems in the roof that are hidden from view, particularly as we have only seen approximately thirty percent of the roof structure.

ACTION REQUIRED: The only way to be 100 per cent certain is to have the roof cleared and checked.

Ventilation

We were unable to see any ventilation to this roof. We tend not to recommend ventilation where it is not originally present, particularly on a Listed building such as this. However, there are instances where insulation means there is a need to ventilate air, etc.

Insulation

See above and see the Thermal Efficiency Section of this Report.

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Electrical Cables

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

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

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

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GUTTERS AND DOWNPIPES

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

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

Gutters and Downpipes

The property has the original cast iron gutters and downpipes as well as lead box gutters (please see the Roof Section). The cast iron is fairly typical of what we see and they are in average to below average condition for their age, type and style. Cast iron of this age will need maintenance. If regularly maintained it last longer than plastic, in our experience. It may also be a requirement of the building being Listed.



Hopper head overflowing, chimney needs repointing

There may be some minor leaks but most people would be happy to live with these providing repairs are carried out within the next three to six months, assuming they are the spring, summer and autumn months.



Cast iron downpipe being linked to a plastic downpipe, we assume the original cast iron has rusted away

Cast iron rusting away

Some of the original cast iron has been replaced with plastic. We assume this is where it has rusted away to the base of the downpipes.

ACTION REQUIRED: Once catch up maintenance has been carried out on these gutters and downpipes we feel the key to the gutters and downpipes working properly to the best of their ability is to have them regularly maintained.

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Gutters over/on top of walls to the wings of the property

To the wings we can see that some of the cast iron gutters sit over the walls. This we found to be very problematic in other buildings that we have dealt with where they leak into the walls and this is unknown for some time, causing damage and deterioration.

ACTION RQEUIRED: We recommend you have a specific project with regard to the cast iron gutters that sit over walls. It may even be necessary to put a lead lining underneath hem to keep them watertight.

It is time for a major overhaul of the gutters and downpipes. The difficulty is accessing them. You will need to use scaffolding or cherry pickers or some equivalent safe high access equipment.

Soil and Vent Pipe

The property has a mixture of cast iron and lead soil and vent pipes. The lead pipes add to the overall character of the property but can cause a problem with repair and deterioration.

Cast iron of this age will need regular maintenance and/or repair as it cracks and rusts.

ACTION REQUIRED: Redecoration of gutters and downpipes and soil and vent pipes.



Lead vent pipe



Lead pipework

Summary

It is time for a major overhaul of the gutters and downpipes. The difficulty is accessing them, etc, etc.

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

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

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WALLS

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

The property is constructed in Flemish bond brickwork.

Brickwork

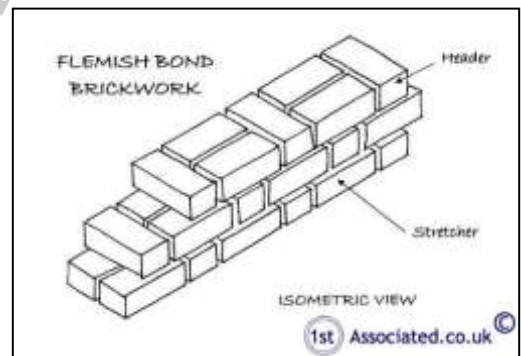
The property is built in a brick originally in a lime mortar in what is known as Flemish bond brickwork which has been repointed with cement mortar. We would recommend a programme of gradually re-pointing the whole of the property.



External picture of brickwork

ACTION REQUIRED: We would recommend a programme of repointing the whole of the property.

The term Flemish Bond relates to the way the bricks are bonded together and have a pattern visible from the outside of the property that shows the end of the brick (header), then the side of the brick (stretcher), then the end of the brick, then the side of the brick, and this pattern repeats course after course, i.e. header-stretcher, header-stretcher.



Dampness

We can see that some of the pointing is weathering and some is wrongly pointed in a cement mortar. As such solid external walls may be liable to penetrating dampness internally, dependent upon their condition and their exposure to the weather.

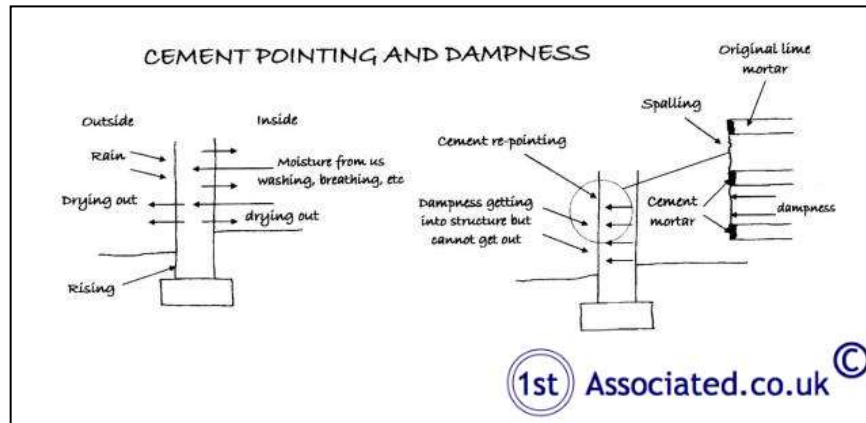
ACTION REQUIRED: External faces should be kept in good condition. We noted dampness within the right hand section of the property. It may also be behind some of the boarded areas. These areas need to be checked. We feel this is a lot to do with the cement repointing which is not allowing the buildings to breathe.

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Timbers in Walls

Before the 19th Century, the practice of building timbers into external walls was almost universal. These were known as bonding timbers. They are of course prone to rot as solid walls allow dampness through. Unfortunately, without opening up the structure, we are unable to confirm if this is the case. However, we did note there were wooden lintels in many areas so we think it is likely to have timber within the structure.

ACTION REQUIRED: We would recommend that when the repointing is carried out that a sample area is opened up around a window, particularly one of the large windows on the right hand side to see the condition of the lintels beneath. We would also recommend that the area above the lintel on the rear bay is opened up to check the condition of this as there is some movement within that bay.

Cracking

Please see our comments within the Executive Summary.

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

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

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FOUNDATIONS

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

Foundations

Given the age of the property you may find different depths of foundations. We would expect to find a stepped brick foundations.

London Clay

Many properties in the London area stand on clay. We have not taken soil samples, if it does stand on clay it is therefore, more susceptible than most should drains leak or trees be allowed to overgrow, etc. It is not unusual to have some settlement in clay properties.

Trees

Please see our comments in the Tree Section as you have large trees close by.

Building Insurance Policy

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

It is your responsibility to check out prior to commitment to purchase that insurance is available on the property on the basis of the things we have reported in the survey. Much as we would like to we are unable to keep up with the changing insurance market and give you advice with regard to this. Please remember to talk about any cracks identified within the property. Often insurers will refer to progressive and non-progressive cracking. Unfortunately this is something we are unable to comment upon from a one-off inspection - the Building Research Establishment recommend a year of monitoring of any cracking.

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

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

Finally, we have not excavated the foundations but we have drawn conclusions from our inspection and our general knowledge of this type, age and style of property.

As no excavation has been carried out we cannot be 100 percent certain as to how the foundation has been constructed and we can only offer our best assumptions and an educated guess, which we have duly done.

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TREES

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

There are a number of trees within what would be termed as influencing distance of the property, though this varies from tree to tree. Many insurance companies now require you to identify if there are any trees within 15 metres of the property.

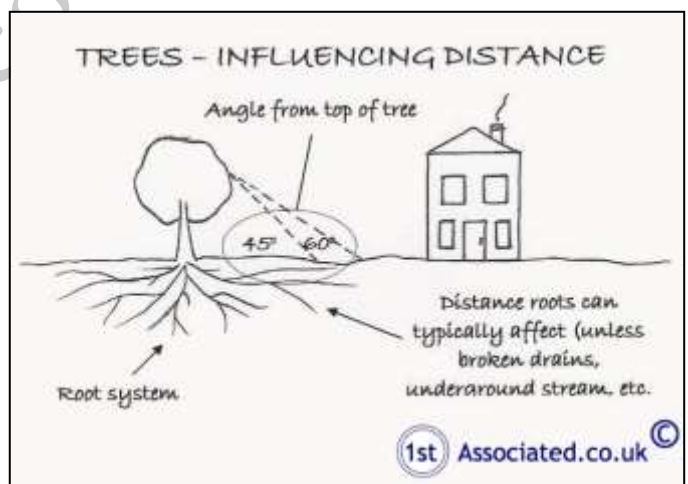
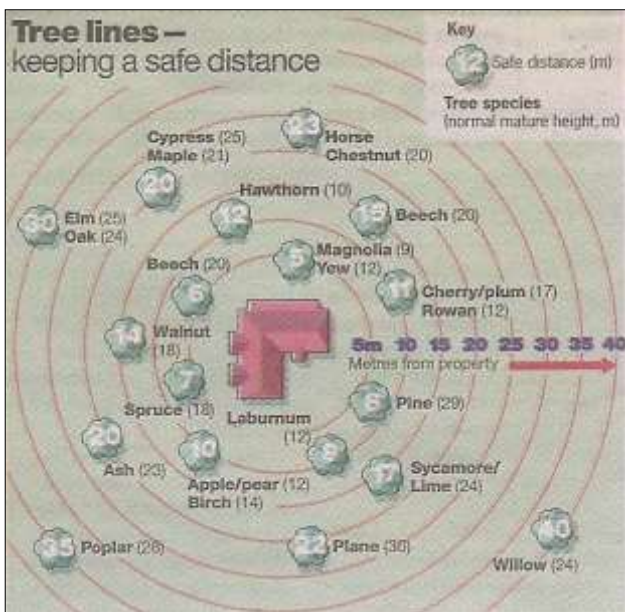
Tree Preservation Orders

It is typical we find that the trees around older properties have Tree Preservation Orders on them.



Tree on far right hand side

ACTION REQUIRED: Your legal adviser to check and confirm.



Influencing Distance Defined

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

Please also refer to the External Areas Section.

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DAMP PROOF COURSE

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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, we can see a plinth that looked to be concrete around the property.



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

Plinth around property.
Also note deterioration to
brickwork

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

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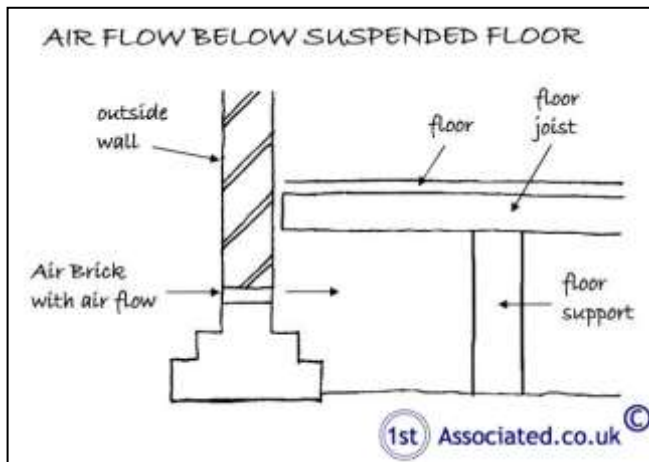
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AIRBRICKS

In properties with suspended floors you need to have an airflow beneath to stop deterioration. The air is allowed to pass under the property by the use of airbricks. Generally the rule of thumb is that airbricks are spaced every metre and a half approximately, but this depends upon the specific circumstances of the property.

Low Level Air Bricks

Whilst the sketch is not completely correct as these vent into a cellar and in many areas you have a vaulted brick ceiling, the sketch does show how the air movement goes through and under the air bricks.



Airbricks that lead into cellar

ACTION REQUIRED: You need to ensure that all air bricks are clear and allowing a flow of air to minimise dampness and you do have a lot of dampness in the cellar.

Finally, we have made our best assumptions based upon our visual inspection of the outside of the property and our general knowledge of this age, type and style of construction. We have not opened up the walls/floor, unless we have specifically stated so in this section.

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FASCIAS AND SOFFITS AND WINDOWS AND DOORS

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

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

Fascias and Soffits

This would normally be the fascias and soffits section, however in the majority of cases we believe there are fascias only and they are predominantly hidden by the guttering. In some areas there are no fascias as the gutter sits directly onto the walls. Please see our comments with regard to this matter.



Fascia and soffit is hidden behind the guttering

As we have noted, the gutters are blocked with leaves and other tree debris so we feel they will be overflowing. We can see to the rear that they have overflowed to such an extent that they have weathered the pointing to the brickwork. It seems therefore very likely that the timber behind the gutters will also have been affected.

Windows and Doors

The property has a mixture of timber windows and sliding sash windows; all single glazed. Please see our comments in the Executive Summary.

Oriel windows

The way we have used this term is strictly not architecturally correct. We have used it to identify the windows to the corner of the front of the property that look out over the front of the building. Our main concern with this area is the flat roofs and the difficulty of access to them rather than the windows themselves, which are suffering in the same way as the majority of the windows from the lack of redecoration.



Oriel window on left hand side



Oriel window on right hand side

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

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EXTERNAL DECORATIONS

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

We would recommend redecorating in the summer of 2012; quotations required. We would expect costs in the region of £30,000 to £100,000 depending upon the amount of repair work required to the windows. The work is likely to need scaffolding.

Finally, ideally external redecoration is recommended every four to five years dependent upon the original age of the paint, its exposure to the elements and the materials properties. Where painting takes place outside this maintenance cycle repairs should be expected. Ideally redecoration should be carried out during the better weather between mid-April and mid-September.

Please see our comments in the External Joinery section.

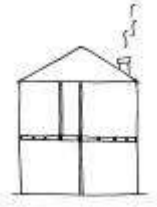
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INTERNAL



CEILINGS, WALLS, PARTITIONS AND FINISHES

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

Ceilings

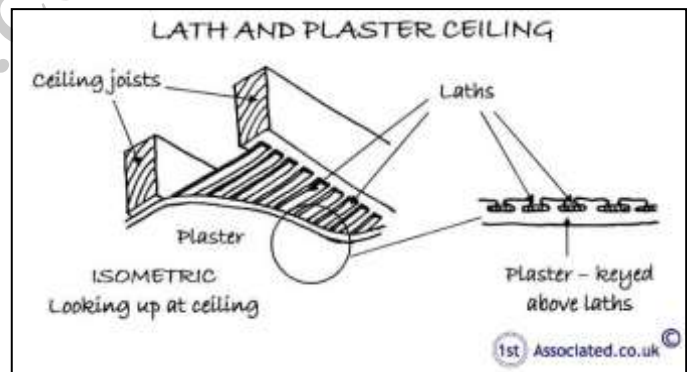
From our visual inspection of the ceilings and our general knowledge of this age and type of construction we believe that the ceilings are likely to be lath and plaster to the older ceilings and plasterboard to the modern areas.

Plaster Detailing

You have a range of relatively old mouldings and ceiling roses to the older part of the property, with more modern ceilings including suspended ceilings in areas that have been altered and adapted, we assume for the learning centre.

Lath and Plaster Defined

Laths are thin strips of timbers which are fixed to the structure. Wet plaster is applied to the laths, usually in several layers. The plaster forms a key as it is forced between the laths. This plaster, once dry, is given further coats and often a decorative finish.



Plasterboard Defined

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

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Internal Walls and Partitions

The property predominantly has solid walls, as is typical in older properties. It is of course impossible to determine the construction without opening up the walls and have therefore taken an educated guess. Some of the walls have panelling which limits the opening up of the walls.

Perimeter Walls

Originally these would have been constructed with a wet lime based plaster. Again it is not possible to determine.

Where we can see the walls

Where we have possibly the best view of the walls in basement they look to be formed from a relatively soft red brick which has been affected by the dampness in this area.

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

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

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CHIMNEY BREASTS, FLUES AND FIREPLACES

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

The chimney breasts are located throughout the property in nearly all of the rooms. There is a fantastic wood feature fireplace in the main open staircase which has a wood carving surround.

Of course at the time this property was built the fireplaces would have been the only way of heating the property.

It has not been possible for us to confirm that all the chimneys are still in place due to the way the property has been altered and amended over the years. If the chimneys are important to you we would recommend a specific chimney survey where closed circuit TV camera reports are carried out within each chimney to confirm their condition and if they have a current use, i.e. for services.



Wood carved fireplace



Fireplace in cinema room

ACTION REQUIRED: Your solicitor needs to specifically ask the existing owners if any chimney breasts have been removed and if so whether Building Regulations Approval been obtained.

Finally, we will comment on the condition of the chimney breast where we can see the chimney breast. If we can see a chimney breast has been removed we will inspect for signs of movement and advise. However, often the chimney breasts are hidden and we do not comment as modern techniques for adding support can concealed very well particularly when plastered over.

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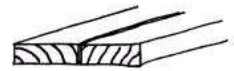
Your Legal Advisor needs to specifically check with the Local Authority for removed chimneys and associated chimney breasts and Building Regulations Approvals and advise by e-mail immediately if chimney breasts are found to have been removed. We would recommend opening up the structure to check the condition.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

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

Please also see the Chimney Stacks, Flues

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FLOORS



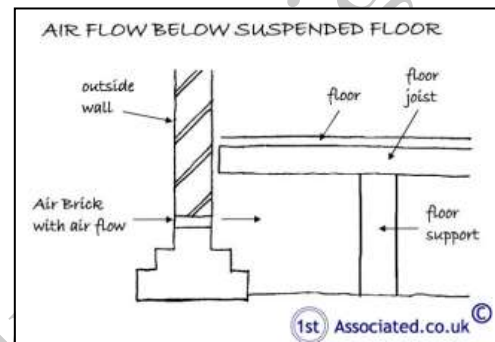
Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

Basement

The basement is a mixture of stone slabs and brick tiles.

Ground Floor

The ground floor is vaulted brick, some solid floors, possibly concrete, together with a joist and suspended timber floor construction.



We can also see a spine beam within the basement to the front left hand side and can also see that many of the timbers have rotted away and been replaced which is partly why there is cracking in it.



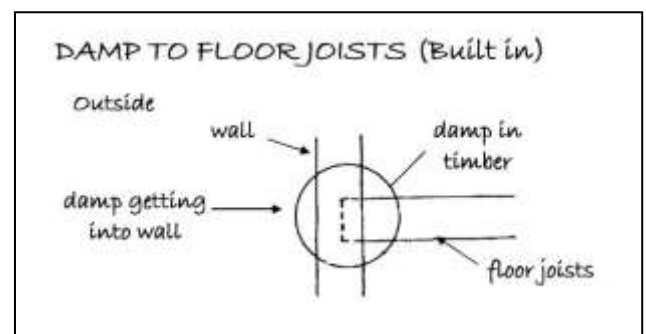
Spine beam



Replacement timbers

First/Second/Third Floors

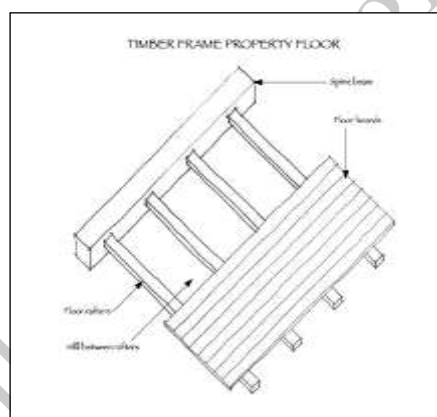
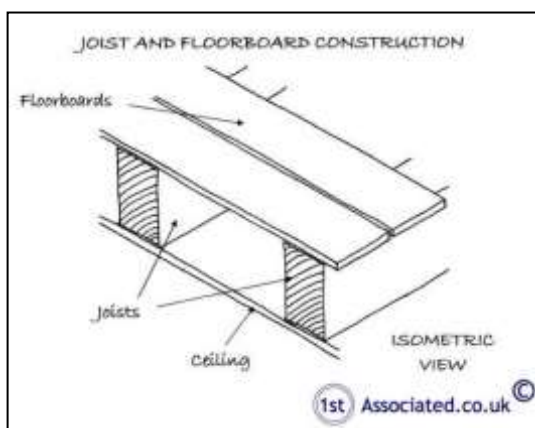
We have had not access to these floors but we assume that they are all joist and floorboards with embedded timbers as this is typical in this age of property.



We have not had the benefit of opening up the floor structure; it could be like sketch one or sketch two below.

Joist and Floorboard Construction Defined

These are usually at first floor level consisting of a joist supported from the external walls, either built in or, in more modern times, sitting upon joist hangers, sometimes taking additional support from internal walls, with floorboards fixed down upon it.



Further Investigation

We believe it would be prudent to open up sections of the floor adjacent to the walls to check the condition of the timbers in these areas as this could be one of the contributory factors to the movement in the property.

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

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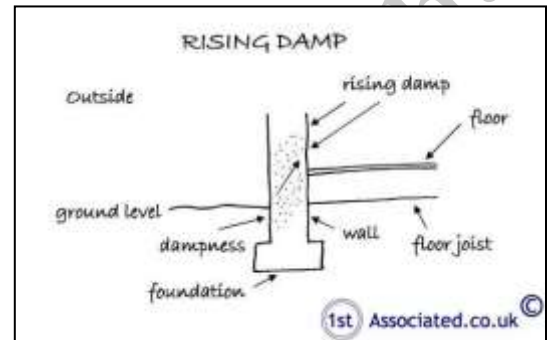
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DAMPNESS

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

Rising Damp

Rising damp depends upon various components including the porosity of the structure, the supply of water and the rate of evaporation of the material, amongst other things. Rising damp can come from the ground, drawn by capillary action, to varying degrees of intensity and height into the materials above.



A random visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case we have found rising damp throughout the property.

ACTION REQUIRED: Please see the Executive Summary.



Finding rising damp

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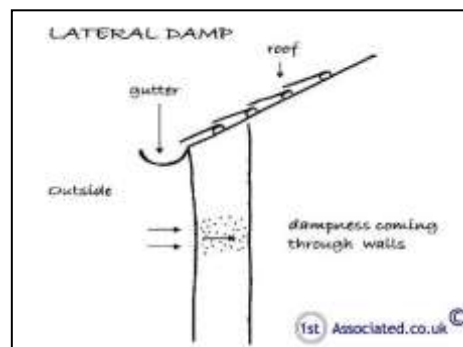
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Lateral or Penetrating Dampness

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



We used a damp meter on the external walls. We have found dampness, particularly to the front and right hand side of the property but we believe it is present throughout it is just hidden in some areas by such things as the wall panelling.

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



Dampness to front of property

Condensation

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

At the time of the inspection there were no obvious signs of condensation, however older properties do tend to have colder elements which can cause cold bridging particularly in areas such as kitchens and shower rooms if these are to be added.

Cold Bridging Defined

Cold bridging is caused by a colder element in the structure allowing coldness to pass through the structure much quicker when warm moist air is present in the property, often caused by things like having a shower or a bath, cooking or washing, particularly if you are drying washing on the radiators. This is also caused by the general climate which results in condensation on the element.

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However, it depends upon how you utilise the building. Common sense is needed and a balance between heating and ventilation of properties. Normal airing of the property will resolve condensation problems.

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

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INTERNAL JOINERY

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

Doors

There is a mixture of doors used in the property, from real wood doors to veneer doors.

Fire Doors

In a property such as this it is fire doors that we are most concerned about as fire doors offer a fire break in a worst case scenario where a fire occurs. We therefore recommend checking the doors to the staircase, the future kitchen and any other high risk areas that you are aware of that do have fire doors which effectively compartmentise the building limiting the spread of fire.

Staircase

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

Kitchen

There is no kitchen in this property. The kitchen area we believe has been taken over by the Pottery. There was a Portakabin externally set up as a kitchen area.

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Portakabin that is being used as the kitchen
at time of inspection



Makeshift Portakabin kitchen

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

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TIMBER DEFECTS

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

Dry Rot

*Dry rot is also sometimes known by its Latin name *Serpula lacrymans*. Dry rot requires constant dampness together with a warmish atmosphere and can lead to extensive decay in timber.*

We have not visually seen any dry rot during the course of our inspection. However we are aware that there is timber panelling throughout the property and the condition with the dampness is relatively good for dry rot.

ACTION REQUIRED: As dry rot can be such a problem we would recommend that the opening up of the structure is carried out after committing to purchase the property or you accept that this is an acceptable risk. Repairs can cost many thousands of pounds.

Wet Rot

*Wet rot, also known by its Latin name *Contiophora puteana*, is far more common than dry rot. Wet rot darkens and softens the wood and is most commonly seen in window and doorframes, where it can relatively easily be remedied. Where wet rot affects the structural timbers in a property, which are those in the roof and the floor areas, it is more serious.*

Floors and Roofs

We can see where this has taken place within the floor timbers. We can also see extensive dampness and possible wet rot within the roof timbers (bearing in mind we have only seen about thirty per cent of the whole roof structure.

Elsewhere within this report we have commented how we feel that the floors need to be opened up to inspect the timbers as we feel that some lateral restraint has been lost in the structure due to the condition of the timbers.

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We would advise we have not opened up the floors and had a limited view of the roof (about thirty percent of the entire roof). Please see our comments about opening up.

Windows

We have commented that the windows are bare of paintwork in some areas and need redecorating. We were surprised when they were knife tested how little rot, relatively speaking, there was to the windows.

Woodworm



Active woodworm can cause significant damage to timber. There are a variety of woodworm that cause different levels of damage with probably the worst of the most well known being the Death Watch Beetle. Many older properties have woodworm that is no longer active, this can often be considered as part of the overall character of the property.

Conditions are present for woodworm with the dampness and the warming up of the environment and with the occupation of the XXX people. The roof is the main area that we fear there is woodworm in this instance as we can see what looks to be old woodworm attack within the roof access adjacent to Room 14.



There are no obvious visual signs of what we would term as active or structurally significant damage, however we are aware that this time of year woodworm activity is minimal. In many properties there is an element of woodworm that is not active. Our inspection is usually restricted by insulation covering some of the timbers and general stored items in the roof, as it is restricted throughout the property by general fixtures and fittings.

Woodworm to front left hand side roof

ACTION REQUIRED: If you wish to be 100 per cent certain we would recommend a specialist report but we would wait until the spring months when the woodworm is more active.

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

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

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INTERNAL DECORATIONS

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

The internal decorations are dated. You may wish to redecorate to your own personal taste, with the exception of the room on the right hand side where the decoration is likely to form part of the Listing and you should generally check there are no other areas where the decoration forms part of the Listing.

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

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THERMAL EFFICIENCY

Up until the mid 1940s we did not really consider insulation in properties. Post war insulation started to be introduced gradually. In the 1970s it was upgraded following the fuel crisis and in more recent years there has been an emphasis on it, as if only a consideration in fuel prices would also add with regard to the availability of continuing fossil fuels. Care has to be taken that properties are not insulated disproportionately to the ventilation as this can cause condensation and you should be aware that you need to ventilate any property that is insulated.

Roofs

Some roof insulation was present although not to current Building Regulations requirements of 100mm to 200mm but care should be taken when insulating older properties as condensation can be caused which can be an equal problem and can lead on to other problems.

Walls

The walls to this property are solid. It is very difficult to improve thermal efficiency in solid wall construction without major alterations. These will usually affect the external appearance or reduce the internal space – best left alone; the Conservation Officer would have views on this matter.

Windows

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

Services

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

Summary

Assuming the above is correct, this property is below average but fairly typical of what we see in this age, type and style of property.

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OTHER MATTERS

SERVICES

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

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

ACTION REQUIRED: Please see our provisional costs with regards to major works to the services in the Executive Summary.

Electrics

The electrics are likely to require complete renewal however we would recommend in the first instance a test by an NICEIC approved electrician or equivalent to Institute of Electrical Engineers (IEE) standard.

Heating

The property looks to have a traditional gravity fed heating system of radiators and boilers. Having said that, we have only seen smaller boilers throughout the property rather than the larger boilers we would expect to see, so we imagine that the boilers are within one of the rooms that were locked at the time of the survey and classified as out of bounds.

We would advise that it is often the case with older installations such as we expect to see here where there is asbestos used to lag the pipework. We have made comments throughout the report about having an asbestos test and report either from the client or your own one (we always prefer you to have your own as this then is independent and can be used for your information.

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Fuel – Gas/Oil

We have not seen any oil tanks so we assume that the property's boilers are fed by gas. The respective safety standards need to be applied. All services to Gas Safe Standard or equivalent.

Lighting

There is a mixture of lighting types. We notified some large lighting to the external of the property and you will need to decide how you wish to light the external of the property from both a security point of view and presentation point of view.

Fire Regulations

XXX looked to have procedures in place with regard to fire regulations and also looks to have a relatively modern fire safety alarm system in the property.

ACTION REQUIRED: You need to check with the existing owners whether they have information with regard to the Fire Safety Certificate on the property and the fire alarm systems, etc. We have not carried out investigations in relation to these.

Disability Discrimination Act

You should be aware that it is now a requirement to give reasonable access to the disabled and make reasonable amendments to the property as is necessary to accommodate them. It is a condition of all the leases that we have seen to meet this requirement. In this case we found a toilet for the disabled on the ground floor, although it has now been converted into a shower.

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

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Asbestos Register

We have found an asbestos pipe to the rear of the property. As mentioned elsewhere within this report a property of this age may well have some asbestos. This was commonly used post war until it was banned only in the last ten or so years, although it is rumoured that it was still used after this point in time.

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

ACTION REQUIRED: An Asbestos Register should be provided by the owners.

You should note that work involving products containing asbestos is covered by Health and Safety legislation and you are recommended to seek the advice of the Local Authority Environmental Health Officer before proceeding with any such work.

We are not asbestos surveyors.

Drains

We have not carried out a drainage test.

ACTION REQUIRED: We would recommend that a closed circuit TV camera report is carried out.

Service Pipes

This relates to the supply pipes. In this age of property there could be lead pipework used.

ACTION REQUIRED: We recommend you check with the Water Board to see if they have any records in relation to this. Failing that you will need to carry out tests as have noted lead pipework within the property, which can of course be hazardous to your health.

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It is our policy not to offer a conclusion to ensure that the Building Survey is read in full and the comments are taken in context. As this report contains a Valuation it should also be read in conjunction with our Valuation Terms and Conditions in the Appendices.

If you would like any further advice on any of the issues discussed (or indeed any that have not been discussed!) then please do not hesitate to contact us on **0800 298 5424**.

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LIMITATIONS

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

CONDITIONS OF ENGAGEMENT

The report has been prepared in accordance with our Conditions of Engagement dated 11th January 2012 and should be regarded as a comment on the overall condition of the property and the quality of its structure and not as an inventory of every single defect. It relates to those parts of the property that were reasonably and safely accessible at the time of the inspection, but you should be aware that defects can subsequently develop particularly if you do not follow the recommendations.

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

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WEATHER

It was a cold winter's day at the time of the inspection. The weather did not hamper the survey.

We would add that our weather seems to be moving towards the extremities from relatively mild range which may bring about problems with this particular property, such as dampness and flooding to the cellar for example and problems with the awkward roof detailing.

NOT LOCAL

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

OCCUPIED PROPERTY

The property was occupied at the time of our survey, which meant that there were various difficulties when carrying out the survey such as stored items within cupboards, the loft space and obviously day-to-day household goods throughout the property. We have, however, done our best to work around these.

INSPECTION LIMITED

Unfortunately in this instance our inspection has been very limited. For a start we have not had the benefit of meeting the owner or someone who has knowledge of the property and have therefore not had the benefit of having a question and answer session with them.

Locked Rooms

Many of the rooms in the property were locked or classified as out of bounds. We estimate this to be approximately 20% of the rooms that we tried to access.

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Opening Up

We have not had the benefit of opening up the floors, walls or roofs.

Limited floor and roof view

We have been limited to approximately a thirty percent view of the roof structure and zero percent of the floor void.

BUILDING INSURANCE

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

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

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

TERMS AND CONDITIONS

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

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APPENDICES

1. Facilities
2. User Class Order 2005
3. Summary of Construction

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FACILITIES

(All directions given as you face the property)

We have included a list of the facilities that we have viewed. These need to be checked and confirmed by your Legal Advisor.

Basement

- 1 Cellar divided into various storage areas

Ground Floor

- 2 Reception area
- 3 Male, female and disabled toilets on left hand wing
- 4 Front pottery rooms; three number, including storage
- 5 Rear pottery rooms; two number, one of which is storage
- 6 Storeroom adjacent to rear pottery rooms
- 7 Room original Number One – No access
- 8 Grand Staircase area to right hand side
- 9 Ballroom on right hand side
- 10 Corridor between ballroom and central room
- 11 Central room
- 12 Back staircase to first floor

First Floor

- 14 Two oriel rooms (one broom cupboard on right hand side, one w.c. on left hand side)
- 15 Large bedroom to right hand bedroom with cupboard
- 16 Bedroom to right hand side
- 17 Bedroom to middle right hand side
- 18 Lounge to middle right hand side
- 19 Large room over pottery store on left hand side which has access to the roof
- 20 Two rooms which we couldn't access
- 21 Two small bedrooms to rear middle
- 22 Three bedrooms to front middle

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Second Floor

- 23 Railway room to the front
- 24 Two empty rooms
- 25 Occupied bedroom with lounge
- 26 Staircase to third floor

Top Floor

- 27 One room which gives access to roof

Stable One

Stable one is a brick built structure with a slate roof and a single chimney and is open plan internally with a concrete floor and although it was being used as a habitable space we would not classify as a habitable area.

Stable Two

This is brick built, two storeys in height with a slate roof. It has an adjoining single storey building which has a metal corrugated roof. There was cracking throughout the single storey building and to the stable. Unfortunately we were unable to view the stable properly due to its location next to the boundary and also it being covered in ivy.

ACTION REQUIRED: You need to clear the ivy and check for structural repairs.

Outside Areas

There is a parking area to the front which is tarmaced covered and lined with a drain. To the rear and sides are surrounding grounds surrounding.

Your Legal Advisor needs to check and confirm what your legal rights are with regard to access and parking and permitted hours of work.

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SUMMARY OF CONSTRUCTION - Main building

External

Chimneys:	Numerous brick chimneys
Main Roof:	Pitched roof clad with slate Various box gutters Two small flat roofs over Oriel window
Roof Structure:	Cut timber roof
Gutters and Downpipes:	Lead / Cast iron
Soil and Vent Pipe:	Lead / Cast iron
Walls:	Flemish Bond brickwork repointed in a cement mortar
Fascias and Soffits:	Painted timber
Windows and Doors:	Mixture of casement windows and timber sliding sash windows – all single glazed



Main building

Internal

Ceilings:	Predominantly lath and plaster, some plasterboard (assumed)
Walls:	Predominantly lime plaster and some gypsum plasterboard (assumed)
Floors: Basement:	Mixture of stone slabs and brick tiles
Ground Floor:	Areas of vaulted brickwork and concrete and joist and floorboards
First/Second/Third Floor:	Joist and floorboards with embedded timbers (assumed)

Services

The water supply, drainage, heating and electrics do not form part of the survey. However, we would add that as the property is currently in use with licensed tenants, we assume that the fire alarm system has been checked and approved and the electrics have been checked and approved. At the time of our inspection there was no heating on other than that provided by electric heaters. Your Legal Advisor to confirm these assumptions.

The above terms are explained in full in the main body of the Report.
We have used the term 'assumed' as we have not opened up the structure.

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SUMMARY OF CONSTRUCTION - STABLE ONE

External

Chimneys:	One brick chimney
Main Roof:	Pitched, clad with slate
Gutters and Downpipes:	Cast iron
Soil and Vent Pipe:	Not seen
Walls:	Flemish Bond brickwork
Fascias and Soffits:	Painted timber
Windows and Doors:	Timber single glazed casement windows

Internal

Ceilings:	Vaulted (assumed)
Walls:	External walls only
Floors: Ground floor	Solid under foot, assumed concrete

Services

We have not inspected the services



Stables front and right hand side view



Roof of stable one, far left hand side



Right hand gable of stables



Inside stable one

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SUMMARY OF CONSTRUCTION - STABLE TWO **AND LEAN TO STORE**

External

Chimneys:	One brick chimney
Main Roof:	Pitched, clad with slate which has been Turnerised
Gutters and Downpipes:	Cast iron
Soil and Vent Pipe:	Not applicable
Walls:	Flemish Bond brickwork
Fascias and Soffits:	Painted timber
Windows and Doors:	Timber single glazed casement windows



Stable Two

Internal

Ceilings:	Not applicable
Walls:	Not plastered
Floors: Ground floor	Solid under foot, assumed concrete – deteriorating



Right hand side



End gable



Services

We have not inspected the services

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Use Classes Order 2005

It is recommended that you confirm the position of each case with the Council's Planning Department
Correct Summer 2005

TCPA Use Classes Order 2005 (Effective 21 April 2005)	Use/Description of development	Permitted Change to another use class
A1 Shops	Retail sale of goods to the public – Shops, Post Offices, Travel Agencies and Ticket Agencies, Hairdressers, Funeral Director and Undertakers, Domestic Hire Shops, Dry Cleaners, Sandwich Bars – Sandwiches or other cold food purchased and consumed off the premises, Internet Cafes.	No permitted change
A2 Financial and Professional Services	Financial Services – Banks, Building Societies and Bureau de Change. Professional Services (other than Health and Medical Services) – Estate Agents and Employment Agencies. Other Services – Betting Shops. Principally where services are provided to visiting members of the public.	A1 (where there is a ground floor display window)
A3 Restaurants and Cafes	Restaurants and Cafes – Use for the sale of food for consumption on the premises. Excludes Internet Cafes (now A1)	A1 or A2
A4 Drinking Establishments	Use as a Public House, Wine Bar or other Drinking Establishment	A1, A2 or A3
A5 Hot Food Takeaway	Use for the sale of hot food for consumption off the premises	A1, A2 or A3
B1 Business	(a) Offices other than in a use within Class A2 (Financial and Professional Services) (b) Research and Development – Laboratories, Studios (c) Light Industry	B8 (where no more than 235m ²)
B2 General Industry	General Industry (Other than Classified as in B1) The former 'Special Industrial' Use Classes, B3 – B7, are all now encompassed in the B2 Use Class	B1 or B8 (B8 limited to 235m ²)
B8 Storage or Distribution	Storage or Distribution Centres – Wholesale Warehouses, Distribution Centres and Repositories	B1 (where no more than 235m ²)
C1 Hotels	Hotels, Boarding Houses and Guest Houses. Development falls within this class if 'no significant element of care is provided'	No permitted change
C2 Residential Institutions	Hospitals, Nursing Homes, Residential Education and Training Centres. Use for the provision of residential accommodation and care to people in need of care.	No permitted change
C3 Dwelling Houses	Dwellings for individuals, families or not more than six people living together as a single household. Not more than six people living together includes - students or young people sharing a dwelling and small group homes for disabled or handicapped people living together in the community.	No permitted change
D1 Non-Residential Institutions	Medical and Health Services – Clinics and Health Centres, Crèche, Day Nursery, Day Centres and Consulting Rooms (not attached to the Consultants or Doctors house), Museums, Public Libraries, Art Galleries, Exhibition Halls, Non-residential Education and Training Centres, Places of Worship, Religious Instruction and Church Halls.	No permitted change
D2 Assembly and Leisure	Cinemas, Dance and Concert Halls, Sports Halls, Swimming Baths, Skating Rinks, Gymnasiums, Bingo Halls and Casinos. Other Indoor and Outdoor Sports and Leisure Uses, not involving motorised vehicle or firearms.	No permitted change
Not in any use class (Sui Generis)	For example: Retail Warehouse Clubs, Amusement Arcades, Launderettes, Petrol Filling Stations, Taxi Businesses, Car/Vehicle Hire Businesses and the Selling and Displaying of Motor Vehicles, Nightclubs, Theatres, Hostels, Builders Yards, Garden Centres.	No permitted change

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Conditions of Engagement for Valuations between the Client and the Valuer

- 1.0 The purpose of the valuation shall be agreed between the Client and the Valuer.
- 2.0 The subject, including treatment of fixtures and fittings, and tenure (freehold/leasehold) of the property to be valued shall be as specified by/agreed with the Client.
- 3.0 In this instance it has been agreed not to be a regulated RICS Valuation.
- 4.0 Subject to paragraphs 6 and 7 below, the Valuer shall carry out such inspections and investigations as are, in the Valuer's professional judgement, appropriate and possible in the particular circumstances.
- 5.0 The Valuer shall rely upon information provided by the Client and/or Client's legal or other professional advisers relating to tenure, tenancies and other relevant matters.
- 6.0 The Valuer will have regard to the apparent state of repair and condition of the property but will not carry out a building survey nor inspect those parts of the property which are covered, unexposed or inaccessible. Such parts will be assumed to be in good repair and condition. The Valuer will not be under a duty to arrange for the testing of electrical, heating or other services.
- 7.0 In reporting the Valuer will be aware of the relevant requirements of the RICS Appraisal and Valuation Manual and will amend them as they feel suitable and make the following assumptions, which he/she will be under no duty to verify:
 - a) that no harmful or hazardous material has been used in the construction of the property or has since been incorporated, and that there is no contamination in or from the ground, and it is not landfilled ground;
 - b) that good title can be shown and that the property is not subject to any unusual or especially onerous restrictions, encumbrances or outgoings;

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- c) that the property and its value are unaffected by any matters which would be revealed by a local search and replies to the usual enquiries, or by any statutory notice, and that neither the property, nor its condition, nor its use, nor its intended use, is or will be unlawful;
 - d) that inspection of those parts which have not been inspected would neither reveal material defects nor cause the Valuer to alter the valuation materially; and
 - e) that no radon gas is present at the property.
- 8.0 The Report will be provided for the stated purpose(s) and for the sole use of the named Client. It will be confidential to the Client and the Client's professional advisers. The Valuer accepts responsibility to the Client alone that the Report will be prepared with the skill, care and diligence reasonably to be expected of a competent chartered surveyor, but accepts no responsibility whatsoever to any parties other than the Client. Any such parties rely upon the Report at their own risk. Neither the whole or any part of the Report nor any reference to it may be included in any published document, circular or statement nor published in any way without the Valuer's written approval of the form and context in which it may appear.
- 9.0 The Client will pay to the Valuer the fee agreed/confirmed in writing by the Valuer and the amount of any Value Added Tax on the fee. In addition, if similarly agreed/confirmed in writing, the Client will reimburse the Valuer the cost of all reasonable out-of-pocket expenses which may be incurred, and any VAT thereon.

THE VALUATION BASES

10.0 Market Value (MV)

- 10.1 The definition of '**Market Value**' is the Valuer's opinion of the best price at which the sale of an interest in property would have been completed unconditionally for cash consideration at the date of the valuation assuming:
- 10.2 a willing seller;
- 10.3 that, prior to the date of valuation, there had been a reasonable period (having regard to the nature of the property and the state of the market) for

the proper marketing of the interest, for the agreement of price and terms and for the completion of the sale;

- 10.4 that the state of the market, level of values and other circumstances were, on any earlier assumed date of exchange of contracts, the same as on the date of valuation;
- 10.5 that no account is taken of any additional bid by a prospective purchaser with a special interest; and
- 10.6 that both parties to the transaction had acted knowledgeably, prudently and without compulsion.

11.0 Estimated Realisation Price (ERP) – Not provided

- 11.1 The definition of ‘**Estimated Realisation Price**’ (ERP) is the Valuer’s opinion as to the amount of cash consideration before deduction of costs of sale which the Valuer considers, on the date of valuation, can reasonably be expected to be obtained on future completion of an unconditional sale of the interest in the subject property assuming:
 - 11.2 a willing seller;
 - 11.3 that completion will take place on a future date specified by the Valuer to allow a reasonable period for proper marketing (having regard to the nature of the property and the state of the market);
 - 11.4 that no account is taken of any additional bid by a prospective purchaser with a special interest; and
 - 11.5 that both parties to the transaction will act knowledgeably, prudently and without compulsion.

12.0 Estimated Restricted Realisation Price (ERRP) – Not provided

- 12.1 The definition of ‘**Estimated Restricted Realisation Price**’ (ERRP) is the Valuer’s opinion as to the amount of cash consideration before deduction of costs of sale which the Valuer considers, on the date of valuation, can reasonably be expected to be obtained on future completion of an unconditional sale of the interest in the subject property assuming:

- 12.2 a willing seller;
- 12.3 that completion will take place on a future date specified by the Client (and recorded in the Valuer's Report) which does not allow a reasonable period for proper marketing (having regard to the nature of the property and the state of the market);
- 12.4 that no account is taken of any additional bid by a prospective purchaser with a special interest; and
- 12.5 that both parties to the transaction will act knowledgeably, prudently and without compulsion.

13.0 Valuation For Insurance Purposes

We have not given any assessment of valuation for insurance purposes.

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