

OSBORNE IRISH ASSOCIATES

HOME BUYERS'

SURVEY AND VALUATION

PROPERTY: Lynbrook House
Stocks Lane
Bristol
BS14 7DG

CLIENT: Mr & Mrs O'Hara
Whiteladies House
Clifton
Bristol
BS8 2NT

DATE OF
INSPECTION: 01 September 2019

CONTENTS

A: INTRODUCTION	5
Objective.....	5
Content.....	5
ACTION.....	5
OVERALL OPINION	5
B: THE PROPERTY AND LOCATION	6
B1: THE PROPERTY	6
Type and Age:.....	6
Construction:.....	6
Walls:.....	6
Roofs:	6
Floors:.....	6
Accommodation:.....	6
Garage and grounds:	6
B2: THE LOCATION	7
B3: CIRCUMSTANCES OF INSPECTION.....	7
C: THE BUILDING	8
C1: MOVEMENT	8
C2: TIMBER DEFECTS	8
C3: DAMPNESS	8
Damp-proof course:	8
Rising and penetrating damp:	9
Condensation:	9
C4: INSULATION	9
Sound Insulation:	10
C5: THE EXTERIOR.....	11
Roof Structure and Coverings:.....	11
Chimneys:	12
Rainwater Fittings:.....	12
Main Walls:	12
External Joinery:	13
External Decoration:	13
Other:	13

C6: THE INTERIOR	14
Roof Space:.....	14
Ceilings:.....	14
Floors:.....	15
Internal Walls and Partitions:	15
Fireplaces etc.:	15
Internal Joinery:	16
Internal Decoration:	16
Other:	16
D: THE SERVICES AND SITE	17
D1: THE SERVICES.....	17
Electricity:	17
Gas:.....	17
Water:	17
Sanitary Fitments:	18
Heating:	18
D2: DRAINAGE	19
D3: THE SITE.....	19
Garage/outbuildings:.....	19
Grounds/ boundaries:.....	19
E: LEGAL AND OTHER MATTERS.....	20
E1: TENURE.....	20
E2: REGULATIONS.....	20
E3: GUARANTEES	20
E4: OTHER MATTERS.....	20
F: SUMMARY	21
F1: ACTION.....	21
Urgent Repairs:.....	21
Further Investigation:.....	21
F2: MAINTENANCE CONSIDERATIONS	21
F3: OTHER CONSIDERATIONS	22
G: VALUATION	23
G1: MARKET VALUE.....	23
G2: INSURANCE COVER.....	23

Concerning legal matters,	25
DESCRIPTION OF THE HOMEBUYER SERVICE.....	26
The Service.....	26
The Inspection	26
The Report.....	26

A: INTRODUCTION

Please note that this Report is solely for your use and your professional advisers' and no liability to anyone else is accepted. Should you not act upon specific, reasonable advice contained in the report, no responsibility is accepted for the consequences. [Standard Terms of Engagement, Clause 6]

The Report has been prepared in line with the *Description of the HOMEBUYER Service* already provided (an additional copy is attached). If any addition to the standard Service was agreed before the Inspection, this is confirmed at the foot of the last page.

Objective

The principle objective of the Report and Valuation is to assist you to:

- * make a reasoned and informed judgement on whether or not to proceed with the purchase
- * assess whether or not the Property is a reasonable purchase at the agreed price
- * be clear what decision and actions should be taken before contracts are exchanged.

Content

The general condition and particular features of the Property are covered, but the Report focuses on the matters which the Surveyor judges to be urgent or significant.

Urgent matters are defects judged to be an actual or developing threat either to the fabric of the building or to personal safety; it will be advisable to have these put right as soon as possible after purchase (in some cases even before). *Significant matters* are those which, typically, in negotiations over price would be reflected in the amount finally agreed.

Matters assessed as *not urgent* or *not significant* are outside of the scope of the HOMEBUYER Service, and are generally not reported. However, other matters (such as legal and safety considerations) are reported where the Surveyor judges this to be helpful and constructive.

ACTION

If - after reading and considering all the information and advice in the Report - you decide to proceed with the purchase, then there are probably some things on which you should take action at once. Each such item is highlighted in the Report with the work ACTION and is also listed in Section F: Summary together with advice on what to do next.

OVERALL OPINION

Below are the Surveyor's conclusions, in brief, on whether or not this property is a reasonable purchase at the agreed price, and on particular features which affect its present value and may affect its future resale. The opinion takes no account of factors outside the scope of the HOMEBUYER Service.

It is hoped that this overall view will help you to keep in perspective the detailed facts and advice which follow. You are asked to bear in mind particularly that it can be misleading to treat individual matters in isolation. So that you may use this Report to best advantage in reaching your decision on whether or not to proceed with the purchase of this Property, *you are most strongly advised to read and consider its contents as a whole.*

A Victorian terraced house situated in a well established residential area a short distance from amenities. It has been maintained to a fair standard although there are inevitably one or two items of improvement and repair required which are detailed throughout the main body of the survey. This is certainly not unusual given the age and character of this building.

Services should ideally be checked and tested through competent and qualified personnel in the absence of any recent test certificates.

Provided that the recommendations in the report are carried out to a reasonable standard there should be a fair amount of demand for a property of this type on resale given normal market conditions.

B: THE PROPERTY AND LOCATION

This section covers the important general background information on the Property and its location, including amenities and features of the vicinity as well as any environmental and other wider considerations. It also includes the state of occupation and the weather at the time of the inspection.

B1: THE PROPERTY

Type and Age:

Including date, if available, of extensions and conversions where applicable. Any reference to left or right is taken from our observation from the road side and facing the front elevation.

A two storey terraced house believed to have been constructed circa 1900.

Construction:

Some buildings may not comply with the requirements for today's new buildings, and could include harmful or hazardous materials. This report will include details of such materials where their use is apparent from the visual inspection but with certain types of building it may be impossible to confirm the details of construction.

It is important to note that potentially hazardous asbestos may well be incorporated in properties including those of recent construction. Our report does not include inspecting for this material which in many places may be covered or unexposed however whilst fibres are undisturbed and intact the degree of hazard is likely to be minimal. Nonetheless extreme care should be taken in making any alterations to properties where there is the need to cut or disturb materials containing asbestos to include asbestolux, artex as well as asbestos sheeting and insulation etc. It should also be taken into account that disposal of asbestos under approved conditions onto a licensed site is likely to be expensive. It is also important to note that potentially hazardous lead may well be contained in paint used in properties constructed pre 1980 and the disturbance of this paint can cause dangerous residues.

Walls:

Solid brick/stone/render.

Roofs:

Pitched and clad with clay double Roman tiles. Slate on the bay.

Floors:

Solid concrete and suspended timber ground floor. Suspended timber first floor.

Accommodation:

Ground floor: entrance lobby, hallway, two reception rooms, kitchen.

First floor: landing, two bedrooms, inner landing, bathroom/WC.

Garage and grounds:

Front and rear gardens. No provision for off street parking as far as we are aware.

B2: THE LOCATION

The property is situated in a residential area a short distance from amenities including schools, shops, public services etc.

B3: CIRCUMSTANCES OF INSPECTION

Including to what extent the property was furnished and/or the floors were covered.

Our inspection of the property was carried out from our vantage point at ground level from within the boundaries of the site and from the adjacent public highway/rights of way. Fitted carpets, floor coverings and general household items within the building prevented a detailed inspection of some parts.

A number of areas were full of stored items including the understairs area and, indeed, the cupboards within the reception rooms. There was also a fair amount of storage within the roof space. No comment regarding these concealed elements can be provided.

No access was available to any roof void over the bathroom and no comment regarding unseen parts can be provided.

C: THE BUILDING

Movement, timber defects and dampness are, in their various forms, the three greatest potential threats to the structure of a building. Where evidence is found of any of these conditions, advice is given on what action should be taken. (Where a problem is judged to be serious, it might prove necessary for a separate, detailed examination to be undertaken - perhaps by specialists. For example, the foundations might have to be laid open to analyse the cause of some structural movement, or the full extent of timber rot might require further investigation).

C1: MOVEMENT

No indication of structural movement noted at the time of our survey.

We are not aware of any structural repairs or underpinning having been carried out to this building although recommend that this be raised as a specific question by your legal advisers. If it is found that works of this type have been carried out, this should be referred back for additional consideration.

C2: TIMBER DEFECTS

We have not inspected woodwork or other parts of the property that are covered, unexposed or otherwise inaccessible. We are therefore, unable to report that such parts are free from rot, beetle infestation or other defects

We found no indication of rot or active wood boring beetle infestation at the time of our survey. However, having regard to the age and building and the limitations of the inspection, it is likely that some defects of this type will be present unless previous specialist treatment has been properly carried out.

Action: Your legal advisers should make enquiries of the current owners regarding any guarantees available and transfer any benefit to yourselves. In the absence of any valid guarantees specialist inspection should be commissioned as a precaution as treatment may not have been undertaken to the entire building in the past.

There is evidence of what appeared to be old rot to the door frame between the lobby and hallway although no ongoing defects were identified.

C3: DAMPNESS

A moisture detecting meter has been used in selected accessible positions, without moving furniture, floor coverings, fixtures and fittings, to test for dampness.

Damp-proof course:

We were unable to identify a damp proof course around the base of the main walls and we have therefore taken readings internally utilising an electronic moisture meter with our findings detailed in later sections.

Please note that in a building of this age and type, any original damp proof course provided may begin to break down leading to internal dampness. The situation should be carefully monitored for any signs of damp and should this be encountered then specialist inspection should be commissioned.

The ground levels on the right hand site/building are slightly higher than those serving Stocks Lane. This could potentially allow the lateral penetration of ground water in

the absence of any previous specialist works such as tanking/damp proofing on the right hand party wall.

Action: Your legal advisers should make enquiries of the current owners regarding any guarantees available for previous specialist damp treatment and transfer any benefit to yourselves. In the absence of any valid guarantees, we cannot rule out the possibility that some damp treatment may be required unexpectedly.

Rising and penetrating damp:

Tests were taken with a moisture meter at random points to internal wall, floor and other surfaces. In general, readings were found to be within acceptable limits and this does suggest that specialist damp treatment may well have been carried out in the past. Your legal advisers should make further enquiries in this respect.

Localised dampness was identified on the right hand party wall, particularly behind the doorway leading to the kitchen. This should be repaired. In addition, some staining and evidence of previous damp was noted on the inner landing area adjacent to the bathroom door. No high moisture content was recorded although this is potentially likely to return given the poor condition of parapet render adjacent. This will be discussed in later parts of the survey and exterior repairs are recommended.

The above is not considered to be an exhaustive list and it is possible that further areas may come to light once the property is cleared out.

Action: Repair dampness as necessary and undertake any exterior repairs to prevent reoccurrence of penetrating damp.

Condensation:

We found no indication of condensation defects although some repainting above the shower suggests that this may well have occurred in the past. To help overcome this you should endeavour to maintain a suitable balance between background heating, permanent ventilation and insulation. In relation to the bathroom, the mechanical vent should be appropriately fixed.

C4: INSULATION

Enquiries should be made at the time of carrying out searches with regard to cavity constructed properties in terms of assessing as to whether cavity wall insulation is present. If this is the case, it should be ensured that there is a suitable guarantee in existence backed by an insurance indemnity or a reputable company such as ICI. Cavity foam has been known to have an adverse effect upon wall ties and furthermore, can over a period of years, disintegrate and turn to powder in certain circumstances causing irritation.

The solid walls and remaining single glazed windows of this building will give a poor standard of thermal insulation although excessive heat loss has been reduced with the use of PVC double glazed units, particularly at the rear.

Wool quilted fibreglass insulation was present in the roof space which should be appropriate to prevent excessive heat loss.

Your attention is drawn to the Energy Performance Certificate in relation to insulation.

Sound Insulation:

Adjacent properties may not have been occupied during the survey and we are therefore not able to comment on any sound insulation incorporated between neighbouring buildings.

We did note that the building on the right may well be an HMO (house in multiple occupation). These can often generate more noise than family owned houses and this should be borne in mind when purchasing this house.

C5: THE EXTERIOR

The roofs, valleys, flashings, soakers, chimneys, associated flashings and other external surfaces of the building are examined from ground level, where necessary from adjoining public property and with the help of binoculars. The roof structure is examined from inside the roof space where accessible (insulation material, stored goods and other contents are not moved or lifted). The efficiency of rainwater fittings, including parapet gutters and downpipes, can only be assessed properly during the Inspection if there is heavy rain and it might not be possible to state whether or not the rainwater fittings are watertight or properly aligned. With regard to the main walls, the foundations, cavity wall ties or other concealed structural elements have not been exposed for examination and therefore not all defects can be fully diagnosed. The adequacy of sub-floor ventilation is assessed only from the visible exterior surfaces.

Roof Structure and Coverings:

The roof is of a traditional pitched design with ridge running parallel to the front of the building. There is a mono pitched gable roof above the bathroom together with a hip pitched section above the two storey bay. Coverings generally comprise clay double Roman tiles with matching clay ridge tiles although slates are present on the bay.

During the survey we found evidence of slight sag to the roof slopes although this is not borne out by major deterioration to the supporting timbers. Nevertheless, we do suggest that you consider some additional strutting to the purlins taken down to load bearing sections to prevent any further distortion.

Tiles themselves were reasonable although one or two are losing their surface glaze which will render them porous and some individual replacement should now be considered. Minor deterioration was also identified to the ridge bedding on the main roof where ridge tiles should be lifted and rebbed on new cement mortar.

The slates on the bay appeared to be satisfactory and we noted that the hip sections have been dressed with lead which is good building practice.

Sloping valleys have been incorporated at the intersection between the bay roof and the main front roof slope. These appeared to have been lined with lead. Valleys are notoriously prone to blockage and deterioration and can be a frequent source of water penetration internally which can cause deterioration to timbers and other materials. Whilst there was no indication of leaking from our internal inspection, regular checks on linings will be required with any blockage removed as soon as possible.

The party walls with the adjacent buildings have been taken up above the line of roof level to form parapets which have been finished with render and coping stones. Parapet render is poor and this is also the case on the adjacent side of the wall serving the right hand building. Copings are also poor with plant growth clearly present and defects such as this are likely to have been contributing to previous water penetration internally. Hairline cracks were also noted to the parapet above the bathroom roof.

Lead flashings have been incorporated at the joint between the parapets and the adjacent tiles. Flashings appeared to be satisfactory although should be more closely examined at the time of repairing parapets.

Action: Instruct a suitably competent contractor to provide estimates for overhaul of parapets to include coping stones as necessary. Consider some additional strutting to the purlins to prevent any future sag.

Chimneys:

Chimney stacks are located on the left of the main roof and are party structures with the adjacent building. They are of traditional brick construction and showed no indication of structural instability during the survey.

Brickwork was in reasonable condition although pointing is deteriorating. Raking out and repointing should be undertaken, preferably in conjunction with overhauling the roof/parapets as previously discussed.

Lead flashings have been incorporated around the base of the chimney stacks. There is evidence of some previous water penetration within the roof space although this appeared to be historic. Nevertheless, this does highlight the importance of maintaining flashings in good condition at all times.

The boiler flue is located on the left of the two storey abutment incorporating the kitchen and bathroom. This appeared to be suitably positioned. Functional tests should be arranged on the boiler through a GASSAFE heating engineer in the absence of any recent test certificates.

Rainwater Fittings:

Rainwater goods comprise PVC gutters leading to PVC and metal downpipes. It was not raining at the time of our inspection to comment upon the efficiency of the rainwater goods although their condition and alignment appeared to be satisfactory from ground level.

Main Walls:

Walls are of solid brick construction with an external finish of brickwork, render and painted stone. There are areas of deterioration to stonework on both the front and rear elevations, particularly to a number of cills which have eroded and been affected by slight cracking. These should be repaired and drip throats should be recut into the underside sections to prevent further problems.

Some rather patchy repairs have been carried out to the painted stonework/render skim on the bay which you may wish to improve in due course.

Rendered finishes appeared to be satisfactory although some staining is present to the beading around joints on the rear parts of the building. This did look unsightly and redecoration will be required. The situation should be carefully monitored as the staining could suggest slight deterioration to the metal work below.

Where the lintels over openings are concealed we are not able to comment on their construction or condition. In older buildings of this type, timber lintels are common and these can be prone to rot or wood boring beetle infestation without signs being immediately apparent on the surface.

External Joinery:

Windows serving the front of the building are of single glazed timber sash construction. Units of this type contain frames with voids and areas of hidden timberwork where latent defects may exist and regular checks on sash cords will be required for safety purposes. In this instance, we noted that some sash cords have been removed with the corresponding windows painted shut.

Windows at the rear are of UPVC double glazed construction. Units of this type can fail due to poor workmanship at the time of installation or merely with age. We found no indication of obvious problems at the time of our survey such as failed seals although you would be prudent to make enquiries of the current owners regarding any guarantees available for these items and transfer any benefit to yourselves. We were unable to operate a number of windows including that serving bedroom two despite keys being available. Some alteration/adjustment will be required.

The front door is of timber construction with a glazed fan light. This was operating effectively although there are one or two minor open joints which should be filled. You would also be prudent to consider a weather guard to the base of the door in the normal way.

The rear door is of timber part glazed construction and is in poor condition. This should be repaired or replaced.

Eaves level fascia and soffit boards/gutter boards are of timber construction and appeared to be in satisfactory condition.

External Decoration:

External decoration was reasonable although there is inevitably a degree of slight flaking, particularly to remaining timber work such as windows and eaves level detail/gable boards. Rubbing down, preparation and redecoration of remaining timbers should be undertaken in due course to prevent the development of rot.

Other:

Not applicable.

C6: THE INTERIOR

Floor surfaces and under-floor spaces are examined so far as they are accessible (furniture, floor coverings, furnishings and other contents have not been moved to confirm the state of covered or hidden decoration, which may be damaged or faded. If a part or area normally examined was found to be not accessible, this is reported; if a problem is suspected, advice is given on what action should be taken. It is not possible to assess the internal condition of any chimney, boiler or other flues. It should be noted that the inspection of the roof space is confined to details of design and basic construction. Individual timbers have not been specifically examined for defects although where defects have been observed as part of the general examination, such defects are noted in this report. It is not possible to include the condition of flues or presence of flue liners. No assumption should be made as to the practicability of using the chimneys. It is recommended that any flues should be swept prior to occupation. Only the surfaces of floors which are not covered have been inspected but accessible corners or any coverings were lifted where possible to identify the nature of the surface beneath.

In older type properties there is a potential for plasterwork to break down in terms of the bond between the plaster and wall itself. This particularly applies to lath and plaster construction and at the time of removal of decorations and wallpaper etc. can lead to a requirement for comprehensive replastering.

Roof Space:

Access to the roof void was reached via a hatch and loft ladder in the inner landing area.

The floor of the void has been strengthened and boarding provided to allow for additional storage.

You will note our earlier comments in relation to the timbers which showed no indication of major deterioration although you should consider some strutting to the purlins to prevent any further sag.

The underside of the roof slopes have been lined with bituminous sarking felt which was in satisfactory condition although this did prevent a detailed inspection of the underside of tiles and battens and no comment in respect of their condition can be offered.

Ventilation has been provided by polystyrene wedges in the edges of the felt. This is a particularly basic form of ventilation and we suggest that improvements be considered. Vents can be installed on the main roof slopes or ridge or, alternatively, at eaves level. This is necessary to encourage a though flow of air which should help prevent the build up of condensation which can eventually lead to rot in adjacent timbers.

Some old staining was identified to timbers and, indeed, the chimney breasts. No high moisture content was recorded and this appeared to be historic.

Ceilings:

Ceilings appeared to be of lath and plaster construction together with some replacement plasterboard. There is, inevitably, a degree of minor distortion and previous shrinkage cracking which is not unexpected in a building of this age and type. No significant defects were identified although we would not be surprised if other cracks develop with age.

Please note that with age, shrinkage cracks often develop at the joints between plasterboards and also at the junctions with the adjacent walls. The bond between backing laths and plaster may also deteriorate. Whilst there was no indication of obvious deterioration, occasional filling of cracks will more than likely be required as part of routine maintenance.

Floors:

Fitted carpets, floor coverings and general household items within the building prevented a detailed inspection of all floor finishes.

The areas of solid ground floor showed no indication of significant uplift or deterioration during the survey. However, without disruptive investigation we are not able to confirm that a suitable damp proof membrane has been incorporated. Nevertheless, there was no indication to suggest any significant dampness at the time of our survey.

The suspended timber floors showed no indication of significant springiness or deflection during the survey. However, floor voids could not be inspected and we are not able to comment on the condition of supporting timbers or any other materials used and are not able to confirm them to be free from defect.

Sub floor ventilation has been provided by a series of vents built into the external walls at ground level. These were adequate although they should be kept clear from blockage at all times.

You have no doubt made your own assessment of the floor finishes and may wish to change these in accordance with your own particular taste.

Internal Walls and Partitions:

The internal faces of the main walls are of solid construction with plaster finish. Partitions are of solid construction and also areas of timber studwork. Walls appeared to be level and free from structural defect at the time of our survey.

Plasterwork finishes appeared to be fair although upon clearing out the property you may encounter one or two shrinkage cracks. This may well also be the case below wallpaper and occasional filling may be required.

Fireplaces etc.:

There is an attractive fireplace opening within the front reception room which appeared to be for decorative purposes only. A recess has been formed in the rear reception room.

Chimney breasts at first floor level have been blocked and panelled over in the past. Ventilation has been incorporated to allow air circulation which should help prevent the build up of condensation.

Internal Joinery:

Internal joinery comprises timber panel and part glazed doors, timber skirting boards and door frames together with the inner faces of windows. The joinery appeared to be in reasonable condition although we did note that the lobby door sticks slightly and some easing should be considered.

The kitchen fittings are adequate for their purpose although you have no doubt made your own assessment and may wish to carry out some changes in accordance with your own particular taste and budget.

The timber staircase appeared to be in reasonable condition although it is difficult to assess all areas given the amount of storage.

Internal Decoration:

Internal decoration is satisfactory although one or two areas have been marked by dampness in the past, particularly over the bathroom door. You may find other marks and areas of slight deterioration once the property has been cleared out.

You have no doubt made your own assessment of the finishes and may wish to carry out some changes in accordance with your own particular requirements.

Other:

There is always a potential for the use of asbestos sheeting in properties in terms of improvement made over the years. Care should therefore be taken at the time of undertaking any alterations and this includes where there is artex present as this does have an asbestos content and it is dangerous to release fibres from a health point of view. Where cement asbestos products are present to walls or ceilings they are unlikely to have any significant health implication provided that they remain in an undamaged condition. However, certain contractors may resist working on such products from a health and safety perspective.

Whilst we found no indication of asbestos within the house itself it is always possible in a building of this age and type that asbestos sheeting and, indeed, asbestos lagging may be present, particularly in concealed areas such as floor voids. Whilst no obvious sign of such material was present, if this is encountered during any future repairs then you should consult with appropriate specialist firms.

D: THE SERVICES AND SITE

The efficiency, compliance with regulations and adequacy of design of services can only be assessed by tests conducted by suitably qualified specialists. Although surveyors are not specialists in these particular areas, an informed opinion can be given on the basis of the accessible evidence. Where possible, drainage inspection-chambers are examined (except in the case of flats), but drains are not tested during the Inspection. However, in all cases advice is given if there is cause to suspect a problem. Leisure facilities and non-permanent outbuildings are noted but not examined. Specialist advice should include information relating to non-return and anti-siphon valves where required by appropriate Regulations.

D1: THE SERVICES

Electricity:

Where applicable, you should confirm whether or not there is a certificate of completion from an NIC EIC registered electrician confirming that circuits were wired to the appropriate IEE Regulations. It should however be borne in mind that Regulations change frequently and that the wiring circuits may not comply with the latest Regulations. We cannot in any event confirm the condition or functioning of the wiring circuits in the absence of a specialist test. If there is no record of an electrical test having been undertaken with the last five years, the installation should be tested to NIC EIC standards.

The property is believed to be connected to the main electrical supply. Whilst MCB's and RCD's have been incorporated, we did note a relatively limited number of power points for modern requirements and you will doubtless wish to have this improved.

Please note that without the benefit of a specialist report we are not able to comment on the general condition or standard of installation. If there is no record of an electrical test having been carried out within the past five years, we strongly recommend that a suitably competent electrician (preferably NIC EIC registered) be instructed to undertake functional tests and advise on any recommendations necessary. Thereafter, functional tests should be undertaken every five years.

Action: Consider electrical wiring test with estimates for any updating in accordance with your own particular requirements.

Gas:

It is recommended that enquiries are made of the local Gas Board with regard to the age and likely condition of all systems and pipework connected to this property and their recommendations followed with regard to checking and servicing systems prior to proceeding further.

The property is believed to be connected to the main gas supply. As a matter of course it is recommended that the entire gas installation be inspected and made good as necessary by a suitably competent GAS SAFE registered contractor. Thereafter the installation should be serviced annually.

Water:

The plumbing where visible comprises copper pipework with PVC waste pipes and traps. We found no indication of significant leaking at the time of our survey although the majority of pipework is concealed in ducts and floors and was not accessible for inspection.

Given the concealed nature of plumbing we are not able to categorically confirm that no lead pipework exists within this building. Should this be encountered during any future repairs then consideration should be given to upgrading with modern copper or PVC pipe runs.

The stop cock and other controlling valves have not been inspected or tested for operational effectiveness. It is important that their presence be established in case of bursts or leaks.

Sanitary Fittings:

Sanitary fittings comprise a white bathroom/shower suite. Taps were turned on and the WC flushed and these were operating effectively.

Seals around the shower should be improved.

The mechanical vent is currently not working and this should be repaired.

Please note that all seals around sanitary fittings should be maintained intact to prevent the risk of water penetration affecting adjacent timber and plasterwork.

Heating:

Our inspection was naturally limited to areas completely visible and we were therefore unable to inspect plumbing covered e.g. by panelling or beneath floorboards etc. We are therefore unable to comment with regard to condition and potential leaking. Naturally in older style properties, it is quite possible that obsolete lead pipework which can have an adverse effect upon health is connected, e.g. cold water feed pipework etc. With regard to central heating systems, it is recommended that the system to include all plumbing and radiators etc. is fully tested and serviced by a suitable central heating specialist e.g. Corgi Approved for gas systems, prior to proceeding further. Recent research suggests the possibility that electromagnetic fields from night storage units may be linked with potential health problems. We suggest that the systems be checked and reference made to any potential health implications prior to proceeding to exchange of contracts.

There is a gas fired central heating system powered by a Vaillant combination boiler located behind the shower in the first floor bathroom. This supplies domestic hot water to the property and is linked in a circuit to steel panel radiators. Our superficial inspection of this system revealed no indication to suggest any serious defects although functional tests were not carried out at the time of our survey. On this basis you are strongly recommended to instruct a suitably competent GAS SAFE registered contractor to carry out appropriate tests, prior to exchange of contracts, to ensure that the system is in satisfactory and safe working order. Thereafter, a regular maintenance contract should be placed with an approved heating engineer.

The positioning of the boiler is rather unfortunate bearing in mind that one has to remove a number of timber boards in order to allow access for servicing. You may wish for this arrangement to be altered depending upon your own particular plans for the property. Screws do not appear to have been removed in recent times suggesting that the boiler may not have been serviced for some time and this highlights the importance of arranging functional tests, preferably prior to exchange of contracts.

D2: DRAINAGE

Where the drainage systems have not been traced, it is assumed that the drains are connected to the main sewer, or an alternative and acceptable means of disposal) Due to the limitations of our inspection a drainage test is recommended prior to proceeding further with the purchase of the property.

The property is believed to be connected to the main drainage supply although these details should be clarified by your legal advisers at the time of local searches/pre contract enquiries. They should also raise as a specific question whether any problems have been encountered with the drainage system on this site.

There is a soil and ventilation pipe at the rear which appeared to be in satisfactory condition.

Action: We recommend a pre-purchase drainage test be undertaken in the normal way preferably prior to exchange of contracts.

D3: THE SITE

(Only significant visible defects in boundary fences, walls, retaining walls, paths and drives are reported. Reference to potential hazards such as flooding and tree roots is included where these are readily apparent) At the time of carrying out searches it is recommended that enquiries are made by your solicitor as to whether the property is affected by potential Mining/Radon/Methane Hazards and on this basis, appropriate tests should be arranged prior to proceeding further. We did not however at the time of our visual inspection note any signs of the property being affected by these defects. The National Radiological Protection Board, Chilton, Didcot, Oxon, can arrange for radon levels to be measured free of charge or contact your local council environmental health officer. Confirm significant planning or highway proposals if known. Suspected contravention of building regulations, possibility of enforcement action and breach of likely planning permission. In the case of converted flats, it is essential to confirm that this property was converted in accordance with Planning, Building and Fire Regulations Approval, applicable at that time.

Garage/outbuildings:

Comment is restricted to important defects, likely to have a material effect on value.

No garages or permanent outbuildings as far as we are aware.

Grounds/ boundaries:

Comment is restricted to important defects, likely to have a material effect on value.

Average sized grounds for the area comprising front and rear gardens enclosed by brick boundary walls and some timber fence panels. There is some slight leaning and minor “give” on the left hand boundary which is likely to require future maintenance.

Ownership of the various boundaries around the site should be ascertained so that you are aware of your responsibilities in this respect.

You have no doubt made your own assessment of the grounds and may wish to carry out some changes in accordance with your own particular requirements.

Trees and shrubs in the garden should be periodically pruned to prevent them damaging boundary walls.

E: LEGAL AND OTHER MATTERS

Your Legal Advisers are responsible for checking relevant documents relating to the Property (these might include servicing records and any guarantees, reports and specifications on previous repair works) as well as for carrying out all the standard searches and enquiries. However, if any specific matters are identified which the Legal Advisers should investigate on your behalf, these are reported in this section. *You are asked to pay particular attention to the ACTION paragraph at E4 below.*

E1: TENURE

(If any: details and rent(s))

The tenure details are not known and should be investigated by your legal advisers. For the purposes of this report the tenure is assumed to be Freehold or long Leasehold at a nominal annual ground rent with no unusual or onerous covenants.

Please study the attached Appendix entitled "Leasehold Properties".

E2: REGULATIONS

(e.g.; significant Planning or Highway proposals if known. Suspected contravention of Building Regulations, possibility of enforcement action and breach of likely Planning Permission). In the case of converted flats, it is essential to confirm that this property was converted in accordance with Planning, Building and Fire Regulations Approval applicable at that time.

We are not aware of any adverse Planning or other redevelopment proposals directly affecting the property, though no formal enquiries have been made and it is therefore, essential that your Solicitors make appropriate enquiries to the Local Authority regarding these matters.

E3: GUARANTEES

Specific enquiries should be made regarding any damp and timber guarantees.

E4: OTHER MATTERS

You should immediately pass a copy of this Report to your Legal Advisers with the request that, in addition to the necessary standard searches and enquiries, they check and confirm each and every one of the items referred to in section E1 - 4 above as well as all the assumptions made in arriving at the Market Value (these are noted in Section G1 and the Appendix. Please let us know if any of this information is found to be inaccurate, as this might have an adverse effect on the valuation given in Section G.

F: SUMMARY

Assuming that you decide to proceed with the purchase of this Property, there may be some things on which you should take action *before you exchange contracts* - such as obtaining competitive quotations for urgent repairs. (If any further investigation of some urgent matter is recommended, this will involve a second visit to the Property, perhaps by an appropriate specialist who will submit a separate report.)

F1: ACTION

Copy of Report to your Legal Advisers:

If, after reading and considering this Report, you are minded to proceed with the purchase, you are advised to send a copy as soon as possible to your Legal Advisers. Please draw their attention to the whole of Section E.

Urgent Repairs:

You are most strongly advised to obtain competitive quotations from reputable contractors before you exchange contracts. As soon as you receive quotations and report for the work specified above, and also the responses from your Legal Advisers, we will be pleased to advise whether or not these would cause us to change the advice or valuation which we give in this Report.

Only when you have all this information before you will you be fully equipped to make a reasoned and informed judgement on whether or not to proceed with the purchase.

We must advise you, however, that if you should decide to exchange contracts without obtaining this information, you would have to accept the risk that adverse factors might come to light in the future.

1. Repair of roof and ancillary items, particularly in relation to copings and parapets together with consideration given to additional strutting to the purlins.
2. Overhaul chimney stacks.

Further Investigation:

D1 - we draw attention to our comments and recommendations relating to the electrical wiring and central heating services and advise that appropriate tests be undertaken, prior to exchange of contracts.

We recommend a pre-purchase drainage test be undertaken in the normal way preferably prior to exchange of contracts.

F2: MAINTENANCE CONSIDERATIONS

You will note that we have referred to a number of other defects within our report, all of which will require attention either now or in the foreseeable future. It is recommended that you obtain estimates and reports as appropriate, prior to exchange of contracts in order that you can budget for future expenditure.

F3: OTHER CONSIDERATIONS

We are not aware of any adverse planning, highway or other statutory proposals which are likely to adversely affect the property although these matters should be confirmed by your Solicitor prior to exchange of contracts.

It is important to ascertain as to whether the property is within proximity of a mobile telephone mast. These can be concealed in obscure places to include within chimneys, burglar alarms and drainpipes as well as places such as church spires, petrol station canopies and tree tops. Although current advice is that there is no evidence that these masts threaten health, opposition to them is growing across the UK. Apart from a potential adverse effect upon health there could be an adverse effect upon value.

The National Radiological Protection Board has identified the area in which the property is situated as one which, in more than one percent of dwellings, the levels of Radon gas entering the property may be such that remedial action is recommended. We cannot comment on Radon gas within this property and you may wish for tests to be arranged through The National Radiological Protection Board.

Ownership of the various boundaries around the site should be ascertained so that you are aware of your responsibilities in this respect.

Your legal advisers should make specific enquiries regarding any previous issues/treatment with Japanese knotweed on the site.

G: VALUATION

In arriving at the opinion of the Property's Market Value as defined in Section D2 of the *Description of the HOMEBUYER Service* (attached), a set of standard assumptions* is adopted, subject to any change stated below. Legal Advisers, and others who undertake property conveyancing, should be familiar with the assumptions and are responsible for checking those concerning legal matters. *The opinion of the Market Value given below could be affected by the outcome of the enquiries by your Legal Advisers [Section E] and/or any further investigation and quotations for urgent repairs [Section F]. The valuation assumes that your Legal Advisers will obtain satisfactory replies to their enquiries to the assumptions made in this Report.*

G1: MARKET VALUE

With vacant possession, excluding any development value unless otherwise stated, and excluding the value of carpets, curtains and other sales inducements

We understand that you are proposing to purchase the property for the sum of £370,000 (three hundred and seventy thousand pounds). This is not considered to be an unreasonable figure for a property in good condition. In this instance, there may be one or two items of improvement and repair in the survey of which you may not have been aware at the time of making your initial offer. On this basis, we do recommend that you instruct suitably competent contractors to provide estimates for the items detailed in the survey, prior to proceeding to exchange of contracts. Upon receiving said estimates, you may wish for a further degree of negotiation on the purchase price to be appropriate to reflect any expenditure necessary.

G2: INSURANCE COVER

This reinstatement figure must not be confused with the valuation at G1. (Including any garage and/or outbuildings, site clearance and professional fees, excluding VAT, except on fees)

We recommend that the property be insured on a reinstatement basis for the sum of £210,000 (two hundred and ten thousand pounds).

- * This Report is provided in accordance with the terms of the *Description of the HOMEBUYER Service* previously supplied, subject to any agreed addition noted below. (An additional copy is attached herewith).
- * The Report is solely for your use and your professional advisers', and no liability to anyone else is accepted. Should you not act upon specific, reasonable advice contained in the Report, no responsibility is accepted for the consequences.
- * I hereby certify that the Property has been inspected by me and that I have prepared this Report, including the opinion of Market Value.

SIGNATURE

SURVEYORS NAME
AND PROFESSIONAL
QUALIFICATIONS

M O'HARA, BSc FRICS

NAME AND ADDRESS
OF SURVEYOR'S
ORGANISATION

**OSBORNE IRISH ASSOCIATES
89 WHITELADIES ROAD
CLIFTON, BRISTOL, BS8 2NT**

DATE OF REPORT

01 September 2019

AGREED ADDITION (IF ANY) TO
THE DESCRIPTION OF THE
SERVICE

(No addition to standard Service).

REFERENCE

MOH/njc/19.....

* Full details of these assumptions are available from the Surveyor. The most important are, in brief:

Concerning the material, construction, services, fixtures and fittings, etc. that;

No significant defects or cause to alter the valuation would be revealed by an inspection of those parts which have not been inspected;

No hazardous or damaging materials or building techniques have been used in the Property; there is no contamination in or from the ground; and the ground is not land-filled;

The Property is connected to, and there is the right to use, the reported main services; and

The valuation takes no account of furnishing, removable fittings and sales incentives of any description

Concerning legal matters, that:

The property is sold "with vacant possession" (i.e. only you will be entitled to occupy it when it is sold);

No laws are broken by the condition of the Property or by its present or intended use;

The Property is not subject to any particularly trouble- some or unusual restrictions; it is not affected by any problems which would be revealed by the usual legal inquiries; and all necessary planning permissions and building regulations consents (including consents for alterations) have been obtained and complied with; and

The Property has the right to use the main services on normal terms; and the sewers, main services and roads giving access to the Property have been "adopted" (i.e. are under local authority, not private, control).

DESCRIPTION OF THE HOMEBUYER SERVICE

The Service

A1. The HOMEBUYER Service comprises:
.an Inspection of the Property (Section B below)
. a concise Report based on the Inspection (Section C)
. the Valuation which is part of the Report (Section D)

A2. The Surveyor's main objective in the HOMEBUYER Service is to give clients considering buying a particular Property the Professional advice which will assist them:

.to make a reasoned and informed judgement on whether or not to proceed with the purchase.

.to assess whether or not the Property is a reasonable purchase at the agreed price.

.to be clear what decisions and actions should be taken before contracts are exchanged.

A3. The HOMEBUYER Service therefore covers the general condition of the Property and particular features which affect its present value and may affect its future resale. The Report focuses on what the Surveyor judges to be urgent or significant matters. *Significant matters are those which, typically, in negotiations over price would be reflected in the amount finally agreed.*

The Inspection

B1. The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, *visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.* Due care is therefore, exercised throughout the Inspection regarding safety, practicality and the constraints of being a visitor to the Property (which may be occupied). So furniture, floor coverings and other contents are not moved, lifted; and no part is forced or laid open to make it accessible.

B2. The services are inspected (except, in the case of flats, for drainage, lifts and security systems), but the Surveyor does not test or assess the efficiency of installations, or compliance with current regulations, or the internal condition of any chimney, boiler or other flue. Also, the Surveyor does not research the presence (or possible consequences) of contamination by any harmful substance. However, if a problem is suspected, in any of these areas, advice is given on what action should be taken.

B3. Where necessary, parts of the Inspection are made from adjoining public property. Such equipment as a damp meter, binoculars and torch may be used. A ladder is used for hatches and also for flat roofs not more than three metres above ground level. Leisure facilities and non-permanent outbuildings (such as pools and timber sheds) are noted but not examined. In the case of flats, exterior surfaces of the building containing the Property, as well as its access areas, are examined in order to assess their general condition; roof spaces are inspected if there is a hatch within the flat.

The Report

C1. The Report provides the Surveyors opinion of those matters which are urgent or significant and need action or evaluation by the Client before contracts are exchanged. It includes some or all of the following:

. *Urgent repairs* (e.g.; suspected subsidence) – for which the Client should obtain (and may have to pay for) reports and quotations from suitable contractors.

. *significant but not urgent repairs and renewals* (e.g.; new coverings for flat roof before long)

. *Other significant considerations* (e.g.; some potential sources of inconvenience) with the Surveyor wishes to draw to the attention of the Client.

. *Legal matters* (e.g.; possible right of way) which the Client should instruct the Legal Advisers to include in their inquiries.

C2. Matters assessed as not urgent or not significant are outside the scope of the HOMEBUYER Service and are generally not reported; however, other matters (such as safety) are reported where the Surveyor judges this to be helpful and constructive. If a part or area normally examined is found to be not accessible during the Inspection, this is reported; if a problem is suspected, advice is given on what action should be taken.

C3. The Report is in a standard format arranged in the following sequence: *Introduction of Overall Opinion; The Property & Location; the Building; The Services & site; Legal & Other Matters; Summary: Valuation.* In the case of leaseholds, the Report is accompanied by a standard appendix called Leasehold Properties.

A. The Valuation and Reinstatement Cost

D1. The last section of the Report contains the Surveyor's opinion both of the Market Value of the property and of the Reinstatement Cost, as defined below.

D2. *“Market Value” is the estimated amount for which property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value, the Surveyor also makes various standard assumptions covering, for example: vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of uninspected parts; the right to use mains services; and the exclusion of curtains, carpets etc., from the valuation. (If required, details are available from the Surveyor). Any additional assumption, or any found not to apply, is reported.*

D3. *“Reinstatement Cost” is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form, unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on fees).*