



Helping you make the right decision

43, High Street
Deanshanger
MILTON KEYNES
MK19 6HD

about your new home

Report Reference No: 1306714

Produced for: Ms H A Smith

Date: 14 August 2009



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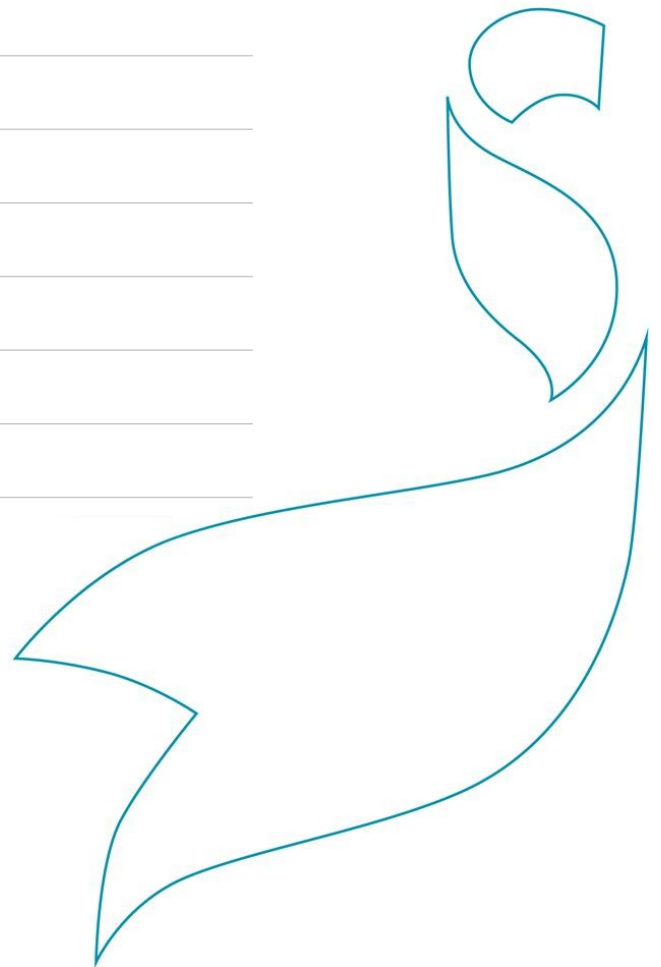
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Introduction

When you buy a home it is sensible to have an independent report on the condition of the property.

This Home Condition Survey is produced by a surveyor who is a member of the SAVAs HCS Scheme. The surveyor provides an objective opinion about the condition of the property at the time of inspection.

The Home Condition Survey is in a standard format and is based on the following terms which set out what you should expect of both the surveyor and the Home Condition Survey. Neither you nor the surveyor can amend these terms for the survey to be covered by SAVAs. The surveyor may provide you with other services, but these will not be covered by these terms nor by SAVAs and so must be covered by a separate contract.

SAVA exists to ensure a fair and professional service to the consumer. To be a member of SAVAs and produce Home Condition Surveys, the surveyor has to:

- *Pass an assessment of skills, in line with National Occupational Standards*
- *Hold the Diploma in Home Inspection or equivalent*
- *Have insurance that provides cover if a surveyor is negligent*
- *Follow the inspection standards and code of conduct set by SAVAs*
- *Lodge all reports with the central SAVAs register for regular monitoring of competence*
- *Have a complaints procedure which includes an escalation route to SAVAs*
- *Participate in a Criminal Records check*

SAVA will revoke membership if a surveyor fails to maintain the expected professional or ethical standards.

What this report tells you

The aim of the report is to tell you about any defects and to help you make an informed decision on whether to go ahead and buy the property. This report tells you:

- About the construction and condition of the home on the date it was inspected
- Whether more enquiries or investigations are needed before you buy the property
- The Reinstatement Cost for insurance purposes

A Building Reinstatement Cost is the estimated cost of completely rebuilding the property based on information from the Building Cost Information Service (BCIS), which is approved by the Association of British Insurers. It is based on building and other related costs but does not include the value of the land the home is built on.

It is not a valuation of the property.

The report applies '**condition ratings**' to the major parts of the main building (it does not give condition ratings to outbuildings or landscaping).

The property is broken down into separate parts or elements and each element is given a condition rating 1, 2, 3 or NI (Not inspected).

Condition rating definition

The surveyor gives each part of the structure of the main building a condition rating to make the report easy to follow. The condition ratings are as follows:

Condition Rating 1

No repair is currently needed. Normal maintenance must be carried out.

Condition Rating 2

Repairs or replacements are needed but the surveyor does not consider these to be serious or urgent.

Condition Rating 3

*These are defects which are either serious and/or require urgent repair or replacement or where the surveyor feels that further investigation is required (for instance where he/she has reason to believe repair work is needed but an invasive investigation is required to confirm this). A serious defect is one which could lead to rapid deterioration in the property or one which is likely to cost more than 2.5% of the reinstatement cost to put right. **You may wish to obtain quotes for additional work where a condition rating 3 is given, prior to exchange of contract.***

NI Not Inspected

Not inspected (see "How the inspection is carried out").

X Not Present at Property

This feature is not present at the property.

What this report does not tell you

- This report does not tell you the value of your home or cover matters that will be considered when a valuation is provided, such as the area the home is in or the availability of public transport or facilities
- It does not tell you about any minor defects that would not normally affect your decision to buy
- The report does not give advice on the cost of any repair work or the types of repair which should be used
- Domestic properties are not covered by the Control of Asbestos Regulations 2006, and the surveyor will not carry out an asbestos survey of any part of the building, nor will he/she take samples of suspect materials. However, the common areas of blocks of flats and apartments are covered by the Regulations, and are normally the responsibility of the managing agent or residents' association. The regulations require those responsible for the building to assess the common areas for the presence of asbestos and to establish a plan to manage any asbestos containing materials present. The surveyor will assume that such a plan exists and that those responsible have taken adequate steps to assure the safety of residents. It is the responsibility of the prospective purchaser of the property to ensure that this process has been completed
- If you need advice on subjects that are not covered by the Home Condition Survey, you must arrange for it to be provided separately

What is inspected?

The surveyor undertakes a visual inspection of the inside and outside of the main building and all permanent outbuildings. The surveyor also inspects the parts of the gas, electricity, water and drainage services that can be seen but will not test the services.

How the Inspection is carried out

When the property is inspected it does not belong to you, the client, but to the seller, so the inspection is visual and non-invasive.

This means that inside the surveyor does not take up carpets, floor coverings or floorboards, move heavy furniture or remove contents of cupboards. Also, the surveyor does not remove secured panels or undo electrical fittings. The surveyor will inspect the roof structure from inside the roof space where it is safe to access and move around the roof space, but will not lift any insulation material or move stored goods or other contents.

The surveyor will check for damp in vulnerable areas using a moisture meter and examine floor surfaces and under floor voids, (but will not move furniture or floor coverings to do so). Sensitivity to noise is very subjective so the surveyor will not comment on sound insulation or noise of any sort.

The surveyor will inspect roofs, chimneys and other outside surfaces from ground level within the boundaries of the property with the aid of binoculars, or from neighbouring public property, or using a ladder where it is safe to do so and the height is no more than 3m above a flat surface.

Where there is any risk of damaging the fabric of the property, the surveyor will limit the inspection accordingly but will note this in the report.

The surveyor will state at the start of sections D, E and F of the report if it was not possible to inspect any parts of the home that are normally reported on. If the surveyor is concerned about these parts, the report will tell you about any further investigations that are needed. The surveyor does not provide estimates on the cost of any work to correct defects or comment on how repairs should be carried out.

Section A - General information



Full address and postcode of the property	43, High Street Deanshanger MILTON KEYNES MK19 6HD
Surveyor's name	Ms Hilary Grayson
Report reference number	1306714
Surveyor's SAVA membership number	SAVA003554

Company/organisation name	NES Ltd	
Company address and postcode	SAVA, Milton Keynes, MK5 8XR	
Company contact details	Email	h.grayson1@btinternet.com
	Telephone	08708376565
	Fax	

Date of inspection	14 August 2009
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Front Elevation

Section B - Summary and general description



Summary

Type of property	The property is a detached house.
Approximate year when property was built	1830
Approximate year when property was extended	The extension was built in 1890.
Weather conditions at the time of inspection	Dry but overcast following a period of dry weather.
The condition of the property when inspected	The property was occupied, fully furnished and habitable.
Is the property subject to special planning restrictions?	The property is not listed but is within a conservation area.

Summary of Accommodation

Storey	Living rooms	Bed rooms	Bath or shower	Separate toilet	Kitchen	Utility room(s)	Conser-vatory	Other room(s)	Name(s) of other room(s)
First		4	2						
Ground	3				1	0	0		
TOTALS	3	4	2	0	1	0	0	0	-
Gross internal floor area in square metres 129m ²									

Reinstatement cost

Reinstatement Cost	£ 244000	<p>Note: This reinstatement cost is the estimated cost of completely rebuilding the property based on information from BCIS, a service which provides building cost information and which is approved by the Association of British Insurers. It represents the sum at which the home should be insured against fire and other risks. It is based on building and other related costs and does not include the value of the land the home is built on. It does not include leisure facilities such as swimming pools and tennis courts. The figure should be reviewed regularly as building costs change. Importantly, it is not a valuation of the property.</p> <p>If the property is very large or historic, or if it incorporates special features or is of unusual construction, then BCIS data cannot cover it and a specialist would be needed to assess the reinstatement cost. In such circumstances no cost figure is provided and the report will indicate that a specialist is needed.</p>
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Summary of Condition Ratings

A condition rating 3 does not indicate that you should not buy the property. These are defects which are either serious and/or require urgent repair or replacement or where the surveyor feels that further investigation is required. You may wish to obtain quotes for additional work where a condition rating 3 is given, prior to exchange of contract. Please refer to page 1 for the definitions of condition ratings. (Note: X indicates this feature is not present at the property)

Section of the Report	Part No	Name	Identifier (if more than one)	Rating
D: Outside	D1	Chimney stacks	Chimney stacks on left of the property adjacent to Roberts Close	1
	D2	Roof coverings	Main roof	3
	D2	Roof coverings	Flat Roof to the right hand bay window.	NI
	D2	Roof coverings	Central roof slopes.	NI
	D3	Rainwater pipes & gutters		3
	D3	Rainwater pipes & gutters	Parapet gutter on front elevation	NI
	D4	Main walls (including claddings)		3
	D5	Windows		1
	D6	Outside doors (incl. patio doors)		2
	D7	All other woodwork		1
	D8	Outside decoration		1
	D9	Other outside detail		X
	E: Inside	E1	Roof structure	
E2		Ceilings		1
E3		Inside walls, partitions & plasterwork		3
E4		Floors	Ground Floors	1
E4		Floors	First Floors	1
E5		Fireplaces & chimney breasts		1
E6		Built-in fittings		1
E7		Inside woodwork		2
E8		Bathroom fittings		2
E9	Title	Other issues - mechanical ventilation	2	
F: Services	F1	Electricity		3
	F2	Gas / Oil	Gas	1
	F3	Water		1
	F4	Heating		2
	F5	Drainage		1

General Description

A short general description of the construction (main walls, roof, floors, windows)	The main walls are of solid brick construction, faced with stone on the front (south) elevation. The walls of the extension are of solid brick construction. The pitched roof slopes are covered with interlocking concrete tiles. The ground floors are of solid construction. The window units are primarily of PVCu, with double glazing. Two older timber windows with single glazing remain.	
Summary of mains services	Drainage	A mains drainage system is present.
	Gas	A mains gas supply is connected.
	Electricity	A mains electricity supply is connected.
	Water	A mains water supply is connected.

Central heating	The property has a full gasfired central heating system to radiators. The boiler is located in a cupboard in the en-suite shower room on the first floor.
Outside facilities	The house has a gravel driveway to the front and one side. There are 3 parking spaces located on site . There is a garden to the rear. There are no permanent outbuildings. All roads and footpaths are made up unless otherwise stated.

Summary of Structural Movement

There is evidence of structural cracking to the outer walls. This is stable requiring no further action.

There is evidence of structural movement to the inner walls. This is ongoing requiring further investigation.

There is evidence of previous structural repair(s) to the outside of the property which is likely to represent a risk to the structural integrity of the property. Further investigation is recommended.

Summary of Dampness

Dampness was found at low level in the walls at ground floor level, and in the ceilings at first floor level where a leak in the roof covering is apparent. Penetrating dampness was also noted in the upper parts of the chimney breasts, and in the external wall where a garden wall abuts the house.

Further Investigations

If the surveyor is particularly concerned about any issues and recommends further investigation prior to exchange of contract, they are identified here.

Recommended investigation of defects seen or suspected:	<ul style="list-style-type: none"> • structural movement • Parapet wall and hidden gutter and the valley gutter
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Issues for Legal Advisors

The surveyor does not act as the legal advisor and may not have seen legal or other related documents. Where possible, the surveyor will have looked at the documents in the Home Information Pack but will not comment on them. However, in the course of the inspection, the surveyor may identify matters that should be investigated further by the legal advisor and will refer to these in the report.

Roads and footpaths	No specific issue was noted by the surveyor.
Drainage	
Water	No specific issue was noted by the surveyor.
Drains	No specific issue was noted by the surveyor.
Planning and other permissions needed	No specific issue was noted by the surveyor.
Freehold owner consents	No specific issue was noted by the surveyor.
Flying freeholds	No specific issue was noted by the surveyor.
Mining	No specific issue was noted by the surveyor.
Rights of way	There are shared footpath rights of way affecting this property.
Boundaries (including party walls)	No specific issue was noted by the surveyor.
Easements	There are underground pipes crossing the site which are not for the sole benefit of the property.
Repairs to shared parts	No specific issue was noted by the surveyor.
Previous structural repairs	No specific issue was noted by the surveyor.
New building warranties	No specific issue was noted by the surveyor.
Building insurance (ongoing claims)	No specific issue was noted by the surveyor.
Tree preservation orders	No specific issue was noted by the surveyor.
Property let	The property is currently let to tenants.

Property Risks

Risks to the building and grounds:

Contamination	No specific issue was noted by the surveyor.
Flooding	The property is situated near an area where there is a high risk of flooding.

Risks to People

This section covers defects that need repair or replacing, as well as issues that have existed for a long time and do not meet modern standards, but cannot reasonably be changed. These may present a risk or hazard to occupiers or visitors. If the risks affect a specific element they will also be reported against that element.

Escape windows	The lack of windows that are easy to escape from on the first floor increases the risk of being trapped in the event of a fire.
Fire control	No specific issue was noted by the surveyor.
Fire doors	No specific issue was noted by the surveyor.
Safety glass	No specific issue was noted by the surveyor.
Lead pipes	No specific issue was noted by the surveyor.
Radon gas	No specific issue was noted by the surveyor.
Gas	No specific issue was noted by the surveyor.
Handrails	The lack of suitable handrails on the steep staircase is a safety risk.
Asbestos	Some construction materials used at the property may contain asbestos. Any such materials should not be drilled or disturbed without prior advice from a licensed specialist.
Unsafe fittings	No specific issue was noted by the surveyor.
Recent testing	There is no evidence to confirm the recent testing and / or servicing of the gas appliances and electrical installation.. Failure to test the services increases the safety risk.
Inappropriate living	No specific issue was noted by the surveyor.
Handrail position	No specific issue was noted by the surveyor.
Banister spacing	No specific issue was noted by the surveyor.
Insect nests	No specific issue was noted by the surveyor.
Smoke detector	No specific issue was noted by the surveyor.
Roof space partition	No specific issue was noted by the surveyor.
Staircase	The property has a very steep staircase with narrow treads.

Section D - The outside of the property



I could not inspect the parapet gutter on front elevation because i could not inspect the parapet gutter on the front elevation because the gutter was not visible from any available vantage point.

I could not inspect the flat Roof to the right hand bay window. because i could not inspect the flat roof of the right hand front bay because the roof was completely concealed by dense vegetation.

I could not inspect the central roof slopes. because i could not inspect the central roof slopes because these roof slopes and the valley gutter between these roof slopes were not visible from any available vantage point.

	Description and Justification for Rating and any comments	Condition Rating
D1. Chimney stacks Chimney stacks on left of the property adjacent to Roberts Close	<p>The chimney stacks are brick built, and coated externally with cement render. The flashings (weatherproofing between the chimneys and the roof slopes) are of cement mortar. This material is prone to cracking and Lead flashings would be more durable.</p> <p>The chimney stacks are in a satisfactory condition for their age. No significant defects were noted.</p> <p>No repair is presently required.</p>	1
D2. Roof coverings Main roof	<p>The main roof is pitched, in two sections, and covered with concrete interlocking tiles. This covering is not original. The new covering is likely to be heavier than the original covering, which was probably of slate. This may have caused increased stresses in the roof timbers. Please also see Section D4.</p> <p>A tile adjacent to the chimney stack at the eastern end of the front section of the roof has slipped. There is a risk of water penetration at this point. Please also see Section E2. This is considered serious and in need of urgent repair or replacement.</p> <p>A ridge tile near the western end of the front ridge is poorly bedded, and may be dislodged during severe weather. Some of the tiles on the west facing verge (the sloping edge) of the roof are not adequately bedded in mortar. No other significant defects were noted to visible areas.</p>	3
D2. Roof coverings Flat Roof to the right hand bay window.	<p>I could not inspect the flat roof of the right hand front bay because the roof was completely concealed by dense vegetation.</p>	NI
D2. Roof coverings Central roof slopes.	<p>I could not inspect the central roof slopes because these roof slopes and the valley gutter between these roof slopes were not visible from any available vantage point.</p>	NI
D3. Rainwater pipes & gutters Parapet gutter on front elevation	<p>I could not inspect the parapet gutter on the front elevation because the gutter was not visible from any available vantage point.</p>	NI

<p>D3. Rainwater pipes & gutters</p>	<p>The rainwater fittings are predominately a mixture of metal and plastic sections. However, the gutter at the back is made from a possible asbestos containing material.</p> <p>A plastic gutter along the east side of the house collects water from three of the four roof slopes. Water collected from the whole of the roof is discharged to a single downpipe.</p> <p>During heavy rainfall the gutters are unable to cope with the runoff from the roof slopes, and they overflow down the east wall of the house. The rainwater gutters are clearly not of adequate capacity. The parapet gutter is partially obstructed by vegetation.</p> <p>This is considered serious and in need of urgent repair or replacement.</p>	<p>3</p>
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Blocked gutter behind parapet wall at front of property

<p>D4. Main walls (including claddings)</p>	<p>The outside walls are of solid brickwork construction. The front wall is faced with stone. A stone parapet with a precast concrete coping is provided on the front wall. All other external walls are coated with cement render.</p> <p>Two metal tie bars have been installed at high level to restrain the front wall from lateral movement (which may have resulted from the increased weight of the roof covering. Please also see Section D2.) One of these bars extends through the whole depth of the property, but the other extends only through the front wall and serves no useful purpose.</p> <p>There is evidence of an injected chemical damp proof course on the front elevation. (This may extend to other parts of the walls but was not visible due to the cement render)</p> <p>There are various minor cracks in the pointing of the exposed stonework. There are minor cracks in the render finish on the west elevation, where water penetration may occur.</p> <p>There is a filled vertical crack on the east elevation, where the rear extension abuts the original structure, but there is no evidence of recent movement in this location. Some repairs or replacements are required but these are not considered serious or urgent.</p> <p>The external render finish extends to ground level, and may allow moisture to be absorbed into the walls from the ground. This is likely to be exacerbated on the east wall where the overflow from the inadequate guttering is flowing down the wall and immediately hitting the ground at the foot of the wall. (See also Section D3)</p> <p>The main walls are affected by dampness which is rising from the ground. As well as in the vicinity of the overflowing gutter, penetrating dampness is also occurring where a section of the garden wall abuts the north west corner of the house. Please also see Section E3.</p> <p>This is considered serious and in need of urgent repair or replacement.</p>	<p>3</p>
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<p>D5. Windows</p>	<p>The windows are primarily PVCu framed and are double glazed. There are two softwood window units, with single glazing; at the side of the kitchen and in the family room.</p> <p>The window units are currently satisfactory, though there are minor cracks in the joints at the corners of the single storey bays. No repair is presently required. Normal maintenance must be undertaken.</p> <p>Please note, the window units do not provide an adequate means of escape in an emergency. Please also see Section C.</p>	<p>1</p>
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<p>D6. Outside doors (incl. patio doors)</p>	<p>The outside doors are timber, with small glazed panels in the two doors at the rear. The door from the family room was locked, and no key was available.</p> <p>The doors are currently satisfactory, however, there is no threshold at the door from the kitchen. During severe weather water may be driven under the door. This should be repaired but is not urgent.</p>	<p>2</p>
<p>D7. All other woodwork</p>	<p>There is a timber fascia at the eaves of the rear roof slope. This is largely concealed by the rainwater gutter.</p> <p>No defects were noted in the visible parts of the fascia. Normal maintenance must be undertaken.No repair is presently required.</p>	<p>1</p>
<p>D8. Outside decoration</p>	<p>Decorated areas include such items as: timber windows, doors, rendered wall surfaces, and timbers at roof edges.</p> <p>The decorations are currently satisfactory. Normal maintenance must be undertaken. No repair is presently required.</p>	<p>1</p>

Section E - The inside of the property



	Description and Justification for Rating and any comments	Condition Rating
<p>E1. Roof structure</p>	<p>The main roof and the extension roof are constructed using individual timbers in a traditional manner. The main roof is adequately braced. There is an access hatch to each of the two roof voids. The areas close to the eaves of the roof and the gutters are not readily accessible.</p> <p>The structure of the original main roof is satisfactory. The timber rafters of the roof over the extension are not adequately restrained at the eaves of the roof. There is a risk of spreading of the roof, though it is currently stable.</p> <p>Isolated evidence of woodboring insect infestation was noted in the roof timbers. This has not been sufficient to cause weakening of the roof structure, and can be easily eradicated by chemical treatment.</p> <p>Some repairs or replacements are required but these are not considered serious or urgent.</p>	<p>2</p>



Roof space

<p>E2. Ceilings</p>	<p>The ceilings are constructed from plasterboard. In some areas the original lath and plaster ceilings have been overlaid.</p> <p>A textured finish is provided to most of the ceilings. This finish may contain traces of asbestos. Please also see Section C and the appendix on Asbestos In The Home at the end of the report.</p> <p>There are minor cracks in some of the ceilings, but their general condition is consistent with their age.</p> <p>Penetrating dampness has caused staining of the ceiling in the area beneath the slipped roof tile. Please also see Section D2 which deals with this defect.</p> <p>Normal maintenance must be undertaken. No repair is presently required.</p>	<p>1</p>
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Damp on dining room ceiling

<p>E3. Inside walls, partitions & plasterwork</p>	<p>The internal walls and partitions are partly of masonry and partly of timber construction. Most wall surfaces have a finish of plaster. A wall in the kitchen is of exposed stonework.</p> <p>There is visible distortion of several of the internal door frames, and there are cracks in the wall finishes above these openings. This indicates that recent movement has occurred. The internal walls are affected by rising dampness. (Please also see Section D4.) This is particularly acute in the kitchen and may in future affect the kitchen units (Please also see Section E6).</p> <p>Further advice should be obtained.</p>	<p>3</p>
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Cracking on internal wall

<p>E4. Floors</p> <p>Ground Floors</p>	<p>The ground floors are of solid construction. The floors are variously covered by timber boarding, tiles, or fitted carpets.</p> <p>No structural defects were noted in the ground floors. The floors were found to be affected by dampness, which indicates that they lack suitable dampproofing. Provided that normal levels of heating and ventilation are maintained this is not likely to be problematical. (For more on dampness see also Section D4)</p> <p>No repair is presently required. Normal maintenance must be undertaken.</p>	<p>1</p>
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<p>E4. Floors</p> <p>First Floors</p>	<p>The upper floors are timber. Some are covered with vinyl sheeting or carpeting.</p> <p>Some of the floors are flexible, and have deflected such that they are no longer completely level. The floor timbers may be overspanned, and may also have suffered deterioration where built into the solid external walls. The floor timbers may also have been weakened by woodboring insect infestation.</p> <p>These floors have a lesser loadbearing capacity than modern floors.</p> <p>No repair is presently required. Normal maintenance must be undertaken.</p>	<p>1</p>
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<p>E5. Fireplaces & chimney breasts</p>	<p>The chimney breasts are of masonry construction. A working fireplace remains in the sitting room. This has a brick surround with a tiled hearth. The fireplace in the dining room has a stone hearth. The flue is currently blanked off. All other original fireplaces have been removed.</p> <p>The fireplaces are satisfactory. If the fireplace in the dining room is to be used it will be necessary to provide a source of fresh air for combustion.</p> <p>Dampness is present in the chimney breasts. This is caused by water penetration into the chimneys above roof level. Such dampness is not unusual in a property of this type and age. The dampness has not been sufficient to cause damage to the internal finishes, and maintaining normal levels of heating and ventilation will minimise the risk of such damage.</p> <p>No repair is presently required. However normal maintenance should be undertaken.</p>	<p>1</p>
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E6. Built-in fittings	<p>The kitchen fittings are modern.</p> <p>No defects to the kitchen fittings were noted at the time of inspection. No repair is presently required. However, please see Section E3.</p>	<p>1</p>
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E7. Inside woodwork	<p>The internal woodwork includes such items as: doors, frames, skirting, banisters and staircases.</p> <p>The staircase is made from timber. A timber balustrade and a handrail are fitted. The internal doors are of timber.</p> <p>The staircase is steep, and the treads are narrow. Please also see Section C.</p> <p>There is a part glazed internal door which is not fitted with toughened safety glass. Please also see Section C. Some of the doors have missing knobs, and several have split panels. Several of the doors are a poor fit in their frames.</p> <p>A section of the timber skirting in the rear reception room is damaged by rot, caused by the absorption of moisture from the wall which is affected by rising dampness. Some repairs or replacements are required but these are not considered serious or urgent. (Please see also Section D4)</p>	<p>2</p>
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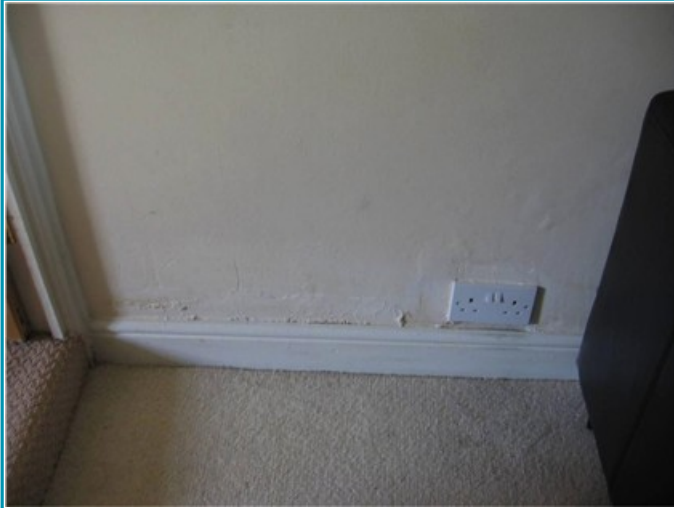
Rot in skirting board in rear reception room

E8. Bathroom fittings	<p>The sanitary fittings in the bathroom include such items as: bath, basin, and WC, and are modern.</p> <p>The sanitary fittings in the shower room include such items as: shower cubicle, basin, and WC, and are modern.</p> <p>The fittings are in a generally satisfactory condition. The cold water tap on the basin in the bathroom is very loose. Some repairs or replacements are required but these are not considered serious or urgent.</p>	<p>2</p>
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E9. Title Other issues - mechanical ventilation	<p>No provision has been made for mechanical ventilation of the kitchen, bathroom, or en suite shower room.</p> <p>The lack of mechanical ventilation increases the risk of condensation on internal surfaces. Some repairs or replacements are required but these are not considered serious or urgent.</p>	<p>2</p>
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The services are generally hidden. Only the visible parts will be inspected and the surveyor does not carry out specialist tests, so the surveyor cannot comment on how efficiently the services work or if they meet modern standards. Domestic appliances are not included.

	Description and Justification for Rating and any comments	Condition Rating
F1. Electricity	<p>There is an underground electrical supply and the meter is located in a cupboard in the hallway.</p> <p>There is evidence of partial replacement of sockets in the front reception rooms suggesting that the installation is not to current standards. This is potentially serious and in need of further investigations with the possible requirement for urgent repair or replacement.</p>	3



Replaced electric socket

F2. Gas / Oil Gas	<p>There is a gas supply and the meter and valve are located in an external housing.</p> <p>No repair is presently required. Normal maintenance must be undertaken.</p>	1
F3. Water	<p>There is a mains water supply. The pipework is copper and the stop valve is under the kitchen sink. The cold water storage tank is in the rear roof void.</p> <p>The plastic cold water storage tank in the rear roof void is adequately insulated.</p> <p>No repair is presently required. Normal maintenance must be undertaken.</p>	1
F4. Heating	<p>The heating and hot water is provided by a gas boiler which is located in the cupboard in the en-suite shower room. The boiler has a fanned flue through the external wall. The hot water cylinder is provided with modern foam insulation, and a thermostat.</p> <p>The plastic central heating expansion tank in the rear roof void is uninsulated, and is vulnerable to frost. This should be insulated to prevent damage in the event of cold weather and ongoing maintenance must be undertaken.</p>	2
F5. Drainage	<p>There is a mains drainage system, which is apparently shared with a nearby property. An inspection chamber is provided alongside the kitchen. The external pipework consists of a plastic soil and vent pipe on the rear elevation.</p> <p>The soil and vent pipe is too short; terminating close to a nearby window opening. No repair is presently required. Normal maintenance must be undertaken.</p>	1

Section G - The grounds (including shared areas for flats)



	Description and comments
Garages	There are no garages.
Conservatories	There is no conservatory.
Permanent outbuildings	There are no permanent outbuildings.
Boundary and retaining walls	The fence on the west side of the rear garden is of timber construction. This is in an average condition. The boundary wall with the neighbouring property is brick built and is in an average condition.
Paved areas	There are paved areas and paths to the rear consisting of concrete slabs that are uneven and inadequately drained. There is the risk that any damp proof course to back wall has been breached and that in poor weather water could be driven under the back doors.
Grounds	The garden is currently overgrown.
Common (shared) areas	There are no common areas.

Information about the surveyor



Surveyor's membership number	SAVA003554	
Name	Ms Hilary Grayson	
Qualifications		
Address	SAVA, Milton Keynes, MK5 8XR	
Contact details	Email	h.grayson1@btinternet.com
	Telephone	08708376565
	Fax	
Date of finalising the report	18-Feb-2010	
Signature		

What to do if you have a complaint

If you have a complaint about this Home Condition Survey or the surveyor who carried it out you should follow the procedures set out below:-

- Ask the company or surveyor who provided the report to give you a copy of their complaints handling procedure. All surveyors must have a written procedure and make it available to you if you ask
- Follow the guidance given in the document, which includes how to make a formal complaint

You may ask the SAVA HCS Scheme to investigate the complaint directly if:-

- Your complaint involves an allegation of criminal activity, in which case SAVA will notify the Police
- The company fails to handle your complaint in line with its procedure
- You are not happy with how the surveyor has handled your complaint
- You have exhausted the company's complaints procedure and remain dissatisfied

SAVA
The National Energy Centre
Davy Avenue
Knowlhill
Milton Keynes MK5 8NA

What to do now



Further investigations and obtaining estimates for work

If the surveyor was concerned about any part of the property (perhaps because it could not be inspected properly and there is a possible hidden defect) then they will have recommended further investigation. You should use an appropriately qualified person to undertake these investigations (for instance a plumber who is on the Gas Safe Register for anything to do with gas). The Government's web site www.direct.gov.uk/en/HomeAndCommunity/Planning/index.htm will give you useful information on this, plus planning consent and building regulations.

Some investigations may involve disturbing the current occupier, so you should discuss them with the home owner or agent as soon as you can.

Ideally, you should also get estimates for any work needed before you legally commit to buying a property as the cost of repairs may influence how much you are prepared to pay.

You should obtain written quotes from all the professionals and companies you are likely to use, such as architects, builders and package companies (such as loft converters and kitchen fitters). When getting estimates make sure that they cover both materials to be used and the labour, that the company providing the estimate is properly insured and that they can provide recommendations from other people.

Doing the work

Not all the work needs to be done immediately. Some can be planned with alterations or other improvements that you are planning. The condition rating attributed will help you decide when to do the work.

Condition Rating 3 repairs are likely to be urgent and ideally should be done as soon as possible after you move in. Condition Rating 2 repairs can usually wait. It is difficult to say how long you should wait as extreme weather, for example, could cause rapid deterioration. Where an element is Condition Rating 2 but you do not plan to repair it immediately it should be regularly monitored to check that it is not getting worse.

The Service

This includes:-

- The inspection of the property in accordance with the description below
- The report based on the inspection prepared in a standard format

The Surveyor

- Is a member of the SAVA HCS Scheme
- Has passed an assessment of skills, in line with National Occupational Standards; and holds the Diploma in Home Inspections or equivalent
- Will have insurance that provides cover if a surveyor is negligent
- Will follow the inspection standards and code of conduct required by SAVA
- Will lodge all Home Condition Surveys with the central SAVA register for regular monitoring of competence
- Will have a complaints procedure which includes an escalation route to SAVA
- Will have had a Criminal Records check undertaken

The Inspection

Outside, the surveyor undertakes a visual, non-invasive inspection of the main building and all permanent outbuildings (including permanent outbuildings that contain a leisure facility, such as a swimming pool) and boundary walls and areas in common or shared use by walking the grounds and viewing the property from adjacent public property.

Leisure facilities and equipment, landscaping, and temporary outbuildings are not inspected (though permanent buildings housing leisure facilities will be - see above).

The surveyor will inspect high level surfaces and features from ground level within the boundaries of the property or from neighbouring public property or using a ladder where it is safe to do so and the height is no more than 3m above a flat surface. The surveyor will not climb or walk on roofs of any sort.

Inside, the surveyor undertakes a visual, non-invasive inspection. The surveyor does not force or open up the fabric of the building, including any fixed panels and electrical fittings, does not take up carpets, floor coverings or floorboards, move heavy furniture or remove contents of cupboards. The surveyor will inspect the roof structure from inside the roof space where it is safe to access from a flat surface no more than 3m below, and will move around the roof space where this does not present a risk to either the surveyor or the property, but will not lift any insulation material or move stored goods or other contents.

The surveyor will check for damp in vulnerable areas using a moisture meter and examine floor surfaces and under floor voids, (but will not move furniture or floor coverings to do so). The surveyor will not comment on sound insulation or noise of any sort.

Where there is any risk of damaging the fabric of the property, the surveyor will limit the inspection accordingly but will note this in the report.

The surveyor inspects those parts of the gas, electricity, water and drainage services that can be seen but will not carry out specialist tests on the services or assess the efficiency. Other services that may be present (such as security systems, telephone or broadband services etc.) are not inspected or reported on.

Flats

The surveyor will carry out a non-invasive inspection at the level of detail set out above for the main walls, windows and roof over the flat. The surveyor does not inspect the rest of the block to this level of detail but instead will form an opinion based on a general inspection of the rest of the block. Information is given about the outside and shared parts so that the

conveyancer can check whether the maintenance clauses in the lease or other title documents are adequate. The surveyor inspects the shared access to the flat together with the area where car parking and any garage for the flat are located, along with access to that area, but does not inspect other shared parts or services (such as separate halls, stairs and access ways to other flats in the block, the lift, cleaning cupboards, shared drains, fire and security alarms). The surveyor does not go into the roof above a flat unless access is from within the property.

Property Risks

The surveyor assumes that the home is not built with nor contains hazardous material and is not built on contaminated land. If any materials are found during inspection which may contain hazardous substances or if the surveyor finds evidence to suggest that the land may be contaminated, this will be reported and further investigation recommended.

The surveyor will not carry out an asbestos inspection, and will not act as an asbestos inspector when inspecting properties that fall within the Control of the Asbestos Regulations 2006. With flats, the surveyor will assume that there is a duty holder and that an asbestos register and effective management plan is in place. The surveyor will assume that there is no immediate payment needed under that plan nor that there is any significant risk to health.

Risks to People

The surveyor will report on defects which require repair and/or replacement and on matters that have existed for a long time and cannot reasonably be changed but may present a risk to occupiers or visitors. Notwithstanding the fact that the surveyor does not provide specific advice, or where, the surveyor does not report on specific matters, any subsequent incidents shall not be deemed to be related in any way to his inspection and report.

The Report

The report is in a standard format has the following sections:-

About this report

Introduction

What this report tells you

What this report does not tell you

What is inspected

How the inspection is carried out

Section A - General information

Section B - Summary and general description

Section C - Legal issues and risks to property and people

Section D - The outside of the property

Section E - The inside of the property

Section F - Services

Section G - Grounds (including shared areas for flats)

Information about the surveyor

What to do now

Description of the service

Appendices

The report is for you to use but the surveyor accepts no liability if it is used by someone else or if you choose not to act on any of the advice in this report.

The surveyor gives each part of the structure of the main building a condition rating.

The condition ratings are as follows

Condition Rating 1

No repair is currently needed. Normal maintenance must be carried out.

Condition Rating 2

Repairs or replacements are needed but the surveyor does not consider these to be serious or urgent.

Condition Rating 3

These are defects which are either serious and/or require urgent repair or replacement or where the surveyor feels that further investigation is required (for instance where he/she has reason to believe repair work is needed but an invasive investigation is required to confirm this). A serious defect is one which could lead to rapid deterioration in the property or one which is likely to cost more than 2.5% of the reinstatement cost to put right. You may wish to obtain quotes for additional work where a condition rating 3 is given, prior to exchange of contract.

NI Not Inspected

Not inspected

X Not Present at Property

This feature is not present at the property.



The surveyor will report where he/she was not able to inspect any parts of the home that are normally reported on. If the surveyor is concerned about these parts the report will tell you about any further investigations needed.

Legal matters

The surveyor does not act as the conveyancer or legal advisor. If during the inspection, the surveyor identifies issues that the legal advisor may need to investigate further, the surveyor will refer to these in the report but will not comment on any legal documents seen or on remedying any legal matter.

The surveyor will assume that the property is sold with vacant possession and that, where they exist, the property has a right to use the mains services on normal terms.

Reinstatement cost

This reinstatement cost is the estimated cost of completely rebuilding the property based on information from BCIS, a service which provides building cost information and which is approved by the Association of British Insurers. It represents the sum at which the home should be insured against fire and other risks. It is based on building and other related costs and does not include the value of the land the home is built on. It does not include leisure facilities such as swimming pools and tennis courts. The figure should be reviewed regularly as building costs change. Importantly, it is not a valuation of the property. If the property is very large or historic, or if it incorporates special features or is of unusual construction, then BCIS data cannot cover it and a specialist would be needed to assess the reinstatement cost. In such circumstances no cost figure is provided and the report will indicate that a specialist is needed.

Other Terms

Payment - you agree to pay the surveyor's fees and other charges agreed in writing.

Cancelling the contract - The surveyor will not provide the service if, on arriving at the property, they determine that:

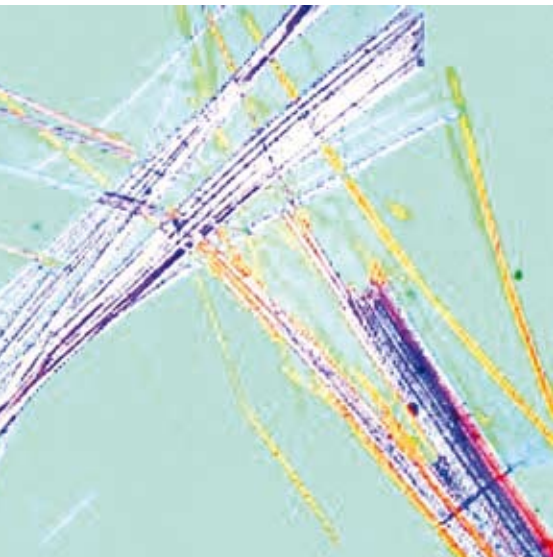
- The property is of a specific method of construction of which they do not have appropriate knowledge
- There is a particular circumstance preventing full access to the property

In either event the surveyor will contact you as soon as possible.

Asbestos in the Home

What is asbestos?

Asbestos is the name of a group of fibrous minerals (silicates) contained within certain rock, which has been mined in many parts of the world for centuries. Asbestos is not a scientific name, but is derived from the Greek word for “unquenchable” – a reference to its fire resistant qualities.



The scientific and commercial properties of asbestos were soon recognised. Asbestos has the ability to resist corrosion, has excellent thermal insulation properties and can sustain high temperatures without deterioration. Although substitutes have been developed to replace individual asbestos applications, nothing has ever been found or created which has all of the properties of this mineral.

Asbestos has been widely used since the industrial revolution but this use expanded dramatically during the 20th century. The construction industry accounted for the bulk of its use.

Early in the 20th century it became recognised that the fine needle-like

fibres within asbestos products were hazardous if breathed in, and over time could cause cancers and other lung related conditions. The commercial imperative and war resulted in this issue not being addressed until the second half of the century, when various legislation and codes were introduced to limit its use, starting with the most hazardous forms.

Many people have heard of the most common forms of the mineral: blue, brown and white (crocidolite, amosite and chrysotile) - named in the order of the risk associated with each form in its raw state. What are less well known are the risks when combined with other components e.g. the most hazardous form of the three is crocidolite, but if this is combined with cement to make a roofing sheets, it presents a much lower risk than chrysotile in a loose condition.

It is no longer legal to import or use asbestos in the UK, but the ban on use of the chrysotile form was only effective from November 1999. This means that asbestos can still be found in many thousands of products and locations. Much of it however, is in a form that presents a very low risk, and if properly assessed and managed, can be allowed to remain in place.

Where will I find it in my home?

Asbestos was widely adopted in the building industry and inevitably found its way into many homes in the UK. Where it can be found depends on the age of the property and the date of any additions, extensions and refurbishments. For instance, vinyl tiles contained asbestos up until the 1980s. Textured wall coatings (eg: Artex) can contain asbestos if they were applied up to the end of the 1980s, although it was mostly phased out by 1985. Asbestos cement products such

as imitation slate roof tiles, rain water systems, garage & lean-to roofs and walls are still extremely common and have also been used in as partitions, ceilings under stairs, airing & boiler cupboards and bath panels.



Asbestos Insulating Board (AIB) has also been used for indoor applications. Less commonly, but in certain parts of the country cement profiled sheets have been used in roofs. Sarking felt (used under slates and tiles in the roof space) and other external roofing felts contained asbestos until the 1980s. Externally, boarding around the roof line are common examples of cement based products which may contain asbestos if they were installed before the end of 1999.

Asbestos may also be contained in miscellaneous items such as boiler and range flues, vent grilles and gaskets, old black toilet cisterns and seats and even window boxes and planting containers.

Is it Dangerous?

Most asbestos containing materials found in the home do not present a significant risk to those living there. The majority contain asbestos fibres bound in a matrix (the fibres are bound together in floor tiles by a plastic

substance and in cement sheets by the cement itself). This matrix limits the release of fibres, and the material only becomes a serious hazard if damaged or broken during removal. Such products can be removed by the householder or a non-licensed contractor if the person is aware of the danger and takes appropriate precautions. Disposal of these products can be made at a local reclamation facility, most of which have special skips for asbestos.

Certain materials though, can only be handled or removed by a licensed contractor. This includes AIB and any loose product such as pipe or lagging insulation. Removal is likely to be expensive and involve extensive safety precautions. Waste product will be disposed of by the licensed contractor in accordance with the Hazardous Waste Regulations 2005.

Artex was until recently a licensed product, but has now been removed from this category. However, its removal inevitably involves breaking the material in to small pieces, and this will release fibres. It is wise therefore, to involve a person or contractor who has experience with such work. In reality this may mean a licensed contractor. A cheaper option normally, is to plaster skim over the textured finish, giving a smoother appearance.

Maintaining asbestos containing materials is rarely a problem because they are normally already painted, or don't need painting. Applying further paint over an existing coat does not present a hazard if the material is undamaged. Painting a previously unsealed surface, particularly of AIB would need special precautions.

If you plan to undertake work on a material which may be asbestos you should always be sure you know what the material is, and whether or not a licensed contractor is required to carry out the work. If in doubt, obtain specialist advice from an asbestos surveyor (Yellow Pages: Asbestos Services or Asbestos Removal).

Are there any Legal Requirements?

The law requiring commercial property owners and managers to assess their buildings for the presence of asbestos containing materials (ACMs) does not apply to homeowners (although it does apply to landlords of flats who have a responsibility for the common areas). In this sense, it is unlikely that a homeowner would be liable for the exposure to asbestos of a contractor or other visitor to their home. However, if the householder or occupant was aware of the existence of asbestos within the property, they would have a duty of care to inform the contractor or visitor if they were likely to come in to contact with the material. Failure to do so could result in some liability under common law.

Insurance:

Asbestos in domestic properties is not generally a significant issue for insurance companies. In the event of a major building insurance claim small amounts of asbestos would probably be accommodated in the claim without question. If a large quantity exists which might materially affect the rebuild cost of the home or part of it, the insurance company should be informed. Additionally, there may be a "Pollution or Contamination" exclusion in the policy which means that the cost of clearing up asbestos, or dealing with claims from neighbours following a fire for example, would not be covered.

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Further Information:

Health & Safety Executive website:
www.hse.gov.uk

Government advice:
http://www.direct.gov.uk/en/HomeAndCommunity/Planning/DoingWorkYourself/DG_10022562

Asbestos Information Centre
(independent site): www.aic.org

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Electricity in the Home

Electricity in the modern home

Electricity has been used in domestic properties since the early 1920s following the invention of a cost effective and reliable lamp in 1907. But from its humble beginnings running a simple light bulb it has wormed its way into the very heart of our homes. It now allows us to mow the lawn, watch television, take a shower, wash clothes, cook and connect to the rest of the world via our personal computers and the internet.

Home owners usually take the electrical system for granted and why not? Flick a switch and the light or the TV comes alive. It generally requires very little or no maintenance on a yearly basis, never mind day to day. However, although electricity in the home appears to be inherently safe it should be taken into account that Official Health & Safety figures show that unsafe electrical installations cause more than 750 serious accidents and 12,500 fires in homes each year.

Government introduction of Part 'P' of the building regulations

Due to the large number of accidents, fires and deaths caused by poor installation, maintenance and general upkeep of

electrical systems within domestic houses the government introduced legislation in the form of a document known as Part 'P' of the building regulations. These regulations came into effect on 1st January 2005. The overall desired effect of these new regulations is to ensure the health and safety of the occupants and visitors within a domestic dwelling.

Who is allowed to carry out electrical work in a house?

1. Part 'P' registered electrician-full scope. As from the 1st of January 2005 all electrical installations (including alterations and additions) must be carried out by a competent person. In order to be recognised as a competent person he/she must have received suitable and sufficient training, qualifications and experience and registered on one of the governments 'competent persons' schemes. Being a member such a scheme allows the electrician to 'self certify' his work. This means he is able to design, install & test any work without notifying the local authority building control department prior to starting the work. All Part 'P' registered electricians must adhere to the exacting standards laid down in **BS7671** the Institute of Electrical Engineers (IEE) Wiring Regulations.

2. Part 'P' registered electricians limited scope. Some kitchen & bathroom fitting companies are deemed competent to carry out electrical work limited to the connection of their primary role, i.e. kitchen and bathrooms only.

3. The home owner is permitted to carry out small repairs and maintenance. Generally extending to;

- Replacing existing accessories, such as sockets & switches
- Replacing a single length of damaged cable on a like for like basis

What to expect from an electrician?

On completion almost all work carried out by an electrician the home owner should be provided with a copy of the test certificate. These come in two forms;

1. Minor works certificate covering alterations or additions to the original wiring

2. Installation certificate covering all major installation tasks such as installing a new circuit, maybe a shower or installing a new consumer unit.

All installation tasks **and** any minor works carried out in what are deemed as '**special locations**' (outdoors, kitchens, bathrooms or rooms containing a shower) must be notified to the Local Authority Building Control Department. The electrician is responsible for doing this in conjunction with his Part 'P' scheme provider. Within 6-8 weeks a building control certificate should be received. These certificates will be required by a solicitor upon the sale of the property.



Why should I have my electrical system tested?

The vast majority of the electrical installation is built deep within the fabric of the building, hidden in the walls, the ceiling, the floors, loft space and even under the bath. The fuse box (now called a consumer unit) will be hidden in a dark cupboard at the bottom of the stairs behind the vacuum cleaner or the ironing board. These items receive almost no attention from the day they were installed. All elements of the installation will deteriorate over time, nothing lasts forever. Cables become worn due to heat damage, rodents nibble away at the insulation, and screws work themselves loose and create bad joints. If your house was built in the 1970s its wiring is now getting on for 40 years old. As time has passed improvements and safety features have been built into the modern electrical installation. Is your house as safe as it could be?

Why should I have my electrical system tested?

1. The recommendation given by the IIE is that all domestic dwellings should be tested at a period not exceeding 10 years.

2. If you are moving home, you need to know about the electrics in your new property. Be extra cautious if the property is old as it runs a higher risk of having faulty wiring. Although the lights may work when you take a look at your new home it does not by any means ensure it is safe. How old is the property? Has it been altered in any way since new? Who carried out the work? Did they really understand what they were doing? It's easy to make an electrical circuit work- it's far more demanding to make the circuit work safely. It would be useful to know of any underlying deficiencies prior to moving in. Rewiring a house is a messy and expensive operation. If some remedial electrical work is required, budget for it and get the work done before you have the walls skimmed and install a new kitchen or



bathroom. Remember, rewire first-decorate later. Don't put your life or your investment at risk; get an electrical survey of your new home before you sign on the dotted line.

Who should I contact to test my electrical installation?

Any full scope Part 'P' registered electrician who holds the correct private indemnity insurance to carry out this type of work. The report is known as a Periodic Inspection Report.

What should I expect to gain from a Periodic Inspection Report?

This type of testing can take anything up to a day to complete. It covers every element of the condition of the installation from the suppliers fuse to the light bulbs. It is primarily concerned with the general condition of the fuse box/consumer unit, fixed cables buried within the walls & floors, main earth bonding arrangements and accessories.

On completion you should be provided with a copy of the test certificate along with written advice explaining what work is required to bring the installation up to the required standard.

Further Information:

Part 'P' registration scheme:
www.napit.org.uk

Part 'P' registration scheme:
www.niceic.org.uk

Local authority building control:
www.labc.co.uk

Government website:
www.communities.gov.uk

Planning portal website:
www.planningportal.gov.uk

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Stone Walls

Stone-Built Walls

Stone in its various forms is a traditional building material which has been used in the construction of buildings for a very long time. Traditionally, buildings constructed using stone had solid walls, often at least 500mm (over 18 inches) in thickness. In more recent times stone has been used as an external facing for cavity walls (a cavity wall is one with two separate 'skins' stitched together by some form of wall tie). Stone used in construction has usually been obtained from sources local to the building.



There are several common methods of construction using stone:

- Solid construction with:
 - random arrangement of the individual stones
 - exposed stones set in even horizontal courses
 - dressed stone facings in courses, backed by randomly placed stones
- Cavity construction using stone in even horizontal courses for the external face of the wall.

A further variation is the use of reconstituted stone blocks as the facing for cavity walls, in place of the more common brickwork. Stone is also sometimes seen as an infill in traditional timber framing, where the main framework remains exposed externally.

Solid Stone Walls

The construction of a solid wall (random stone, coursed stone, dressed stone, etc.) makes little difference to its performance as a building element. The actual method of construction is likely to have been governed by local practices and availability of materials, and by the era in which the building was constructed.

Traditionally, solid stone walls were constructed using lime mortar, and internal plastering, if present, was also lime-based. The lime mortar is both porous and flexible. Moisture is readily absorbed into the mortar during rainfall, and is able to evaporate away leaving the wall relatively dry. The thickness of the walls is usually such that moisture does not reach the internal surface of the wall in sufficient quantity to cause a problem. However, moisture rising from the ground tends to be retained, since the rate of evaporation seldom exceeds the rate of absorption. This can result in unsightly staining of internal plaster finishes. In extreme cases the degree of dampness can lead to health problems, since the atmosphere within the property remains humid. Stone walls were traditionally constructed with no provision of a damp proof course, but from around the early part of the twentieth century it has been normal practice. However, an injected chemical damp proof course in a solid stone wall will seldom completely eradicate rising dampness, but will usually result in a significant reduction in the amount of dampness present in the wall.

Older stone walls will have been built on very shallow foundations, often consisting of no more than a line of large stones laid in a very shallow trench. Such foundations are more likely to suffer settlement or be affected by subsidence. The flexibility of lime mortar is an advantage. If minor structural movement occurs the deformation of the wall will be spread across a series of joints, and any resulting cracks are likely to be almost invisible. This is in contrast to cracking in modern cement based mortar where the cracks are usually concentrated into one or two joints, and are usually very readily visible.

Solid stone walls tend to absorb and retain heat. In winter months the walls radiate the heat back into the property, whilst in summer the heat is radiated externally. The walls are therefore able to ensure that the building is 'cool in summer and warm in winter'.

Stone-Faced Cavity Walls

Cavity walls which are faced with stone are constructed in a very similar fashion to brick-faced cavity walls. The external part of the wall is normally of greater thickness in the case of stone, since it is not usually possible to obtain regularly sized pieces of stone which are similar in thickness to a standard brick.

The cavity in the wall will provide additional weather resistance which assists in preventing water penetration to the inner part of the wall, and also offers a degree of thermal resistance to heat loss. If the cavity is insulated this will further decrease heat losses.

It is usual for a cavity wall, even when constructed using stone facings, to be provided with a damp proof course. Thus rising dampness is less likely to occur.

In some parts of the UK, where stone construction is commonplace, a substitute material has been used to construct buildings in order to reduce construction costs whilst matching the appearance of nearby traditionally built stone buildings. This material is reconstituted stone, which is basically a concrete block formed by using crushed natural stone in a cement matrix. The blocks are formed in moulds, and appear very similar to natural stone. The blocks are laid in courses, usually as the external facing of cavity walls.

Whilst these reconstituted stone blocks provide an appearance which is pleasing to the eye, they do have a potential drawback. This type of block is prone to thermal movement, and it is very common to find visible cracking which extends through the joints, primarily from top to bottom of the wall. The cracking is caused by the blockwork expanding in warm weather conditions, and contracting when temperatures fall again. The cement mortar is not able to accommodate the movement and tends to crack. The cracking is unsightly, but usually has no structural significance. In many cases, repairing the cracks provides only a temporary improvement in the appearance of the wall, because further thermal movement produces more cracks either at the same location or nearby.



Maintenance and Repairs

Whilst stone walls are relatively durable, it is likely that over a long period of time the lime mortar will be eroded. This can lead to an increase in water penetration, which is not desirable. External pointing should ideally be kept in good condition. It is important to ensure that if the wall was first constructed using a lime mortar, then the same material should be used for repair works. This will ensure that the wall retains its flexibility, and more importantly its porosity. The same principle applies to the repair of internal lime-based plaster finishes. In some cases, using the wrong type of mortar can damage the stone. If the property is a Listed Building, or if it is situated within a Conservation Area, special planning provisions will apply, and repairs or modifications will need to be carried out within fixed guidelines. You should contact your local planning office if you think this applies to you.

In all cases it is wise to seek professional advice prior to commencing maintenance and repair works. Unfortunately, finding a professional to help is not always easy. A local surveyor who specialises in older properties can advise on suitable materials for use, and may also be able to provide guidance on the choice of a suitable contractor. Alternatively, you can ask for recommendation from other building owners. Organisations such as the National Trust do use specialist contractors and may be able to recommend local specialists.

Insurance Costs

The cost for reconstruction of a property built of stone will be greater than the cost for a property of similar size and age which is built of brick. As a result insurance premiums for stone-built properties are likely to be higher than for properties of brick construction.



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Sustainable Energy

Introduction to Renewable Energy

In 2000 the UK Government set a target of 10% of electricity supply being from renewable energy by 2010, and in 2006 doubled that target to 20% by 2020.

Renewable energy is also an integral of the Government's longer-term aim of reducing Carbon Dioxide (CO²) emissions by 80% of 1990 levels by the year 2050.

In order for these targets to be reached, 'micro-generation' must play a lead role. 'Micro-generation' is the term used for the generation of both heat and electricity by householders from renewable energy systems.

The most common renewable energy technologies employed in the UK by householders are:

- Biomass
- Ground Source Heat Pumps
- Solar Thermal
- Solar Photovoltaics (Solar PV)
- Wind Energy Conversion Systems

These renewable energy technologies not only provide low and zero carbon energy but can reduce home energy bills and add value to your home.

Micro-generation technologies do require an initial capital investment that can make the conventional alternatives of oil gas and coal seem more attractive. However, in addition to the benefits listed above, as energy prices continue to rise, most well designed and installed renewable systems will save you money within their lifetime.

In addition, as there are many organisations offering grants toward the installation of renewable energy systems, the financial return on these systems can be significant.

This fact sheet provides a brief overview of the most popular renewable energy

technologies that micro-generation systems comprises.

For more comprehensive information, please see the 'useful websites'.

Renewable Energy Technologies

Biomass

Biomass is the collective term for plant or animal matter that can be digested or burned to release energy. In contrast to conventional fuels (oil, gas and coal), biomass forms quickly and absorbs as much CO² during its formation as it emits during combustion, this leads to biomass having the potential to be a very low-carbon sustainable fuel.

For domestic applications, biomass typically takes the form of wood products (logs, pellets or chips) and can be used to provide both space and water heating in stoves or boilers for entire houses or single rooms.

The cost of Biomass systems varies significantly depending on a variety of factors. A wood-pellet boiler that would provide both space and water heating for a typical 3 or 4 bedroom semi-detached house would cost approximately £8,000 installed.

Ground Source Heat Pumps (GSHP)

Ground Source Heat Pumps (GSHP) can be a very efficient and effective central-heating system. GSHP extract heat from beneath the surface of the ground via collectors laid in horizontal trenches or vertical boreholes. The GSHP system then transfers the extracted heat to warm your home. GSHP typically provide between 3 and 4 units of heat energy for every one unit of electricity consumed.

The cost of GSHP systems varies significantly depending on a variety of factors. For example, the typical cost of a GSHP with vertical boreholes necessary for a 3 or 4 bedroom semi-detached house, is in excess of £10,000 installed, although costs do vary greatly dependant on the type of installation.

Solar Thermal

A solar thermal system captures energy from the sun and transfers it as heat to your domestic hot water supply. They are generally mounted on roofs with a southern aspect.

In most areas, planning permission is not required for solar thermal systems provided that the building on which it is to be mounted is not a listed building or in a conservation area. It is wise to check with your local authority to ensure that this is the case for your property.

A typical solar thermal system for a household of four with a collector area of 4m², can supply a half of a home's annual hot water demand at an initial installation cost of £3,500.



Solar Photovoltaics (PV)

Solar Photovoltaic (Solar PV), like solar thermal, are generally mounted on a roof with a southern aspect and convert solar radiation into electricity. They are comprised of 'cells' of a semi-conductor material (most commonly silicon) and can be encased in a frame as a panel or integrated into a roof as 'solar-tiles'.

A typical PV array (10-30m²) could supply up to half a home's electricity and would cost £6,000 installed. As with solar thermal they tend not to require planning permission in most instances and require little maintenance due to the lack of moving parts.



Wind Energy Conversion Systems (WECS)

Wind Energy Conversion Systems (WECS) convert kinetic (movement) wind energy into electricity. Most commonly this is done with a 'wind turbine'. For domestic applications, 'micro' or 'small-scale' turbines can be installed on to the roof of the building itself or mounted on a free-standing mast.

Buildings, trees and all other obstacles reduce the speed of the wind and cause it to become turbulent. This can greatly reduce the efficiency of the turbine. For this reason it is important that turbines are sited as high as possible and in a location that is as open to the prevailing wind as possible.

All wind turbines currently require planning permission.

WECS up to 1kW will cost around £1500 whereas larger systems in the region of 2.5kW to 6kW can cost £11,000 - £19,000 installed.



Grants

Grants are available for householders for installing each of the technologies mentioned in this document from the Department of Business, Enterprise and Regulatory Reform (BERR) under the Low Carbon Buildings Programme (LCBP). The details of which can be seen in the following table. For more information on the LCBP - see the useful websites section.

Suppliers

In order to be eligible to receive a low carbon buildings grant you must use a certified installer and a certified product. Details on how to select a supplier can be found on the LCBP website - see the useful websites section.

Useful Websites:

Wind Energy:

<http://www.nef.org.uk/renewableenergy/wind.htm>

Solar Thermal:

<http://www.nef.org.uk/renewableenergy/solar.htm>
<http://www.solar-trade.org.uk/>

Photovoltaics:

<http://www.nef.org.uk/renewableenergy/solar.htm>

Biomass:

<http://www.nef.org.uk/renewableenergy/biomass.htm>

Ground Source Heat Pumps:

<http://www.nef.org.uk/renewableenergy/geothermal.htm>
<http://www.gshp.org.uk/>

Grants:

<http://www.lowcarbonbuildings.org.uk/home/>

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