

Buying a Victorian property without a mortgage

A Building Survey can save you money

Independent Building Surveyors

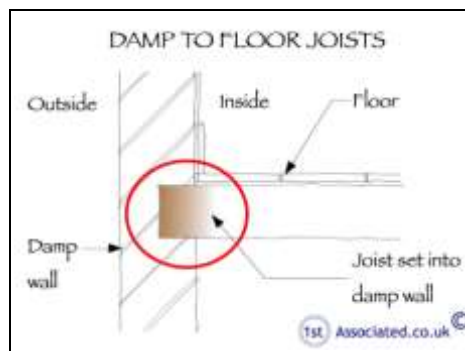
If you are in the process of purchasing a property either as a cash purchase or with a mortgage our Independent Surveyors at 1stAssociated.co.uk can provide you with help and advice. We can carry out structural surveys, home buyers reports, independent valuations, property surveys, engineers reports, structural reports, defects report. Please call us on 0800 298 5424 for a friendly chat.



Street view of Victorian properties

How a Building Survey can help when you come to re-sell the property?

When you are dealing with a client who is buying a property for cash you have to consider that at some point they will want to sell the property and it's likely that the prospective buyer will need a mortgage. This is one reason we would use a Chartered Surveyor as they understand how buildings work and also usually understand how mortgage companies think. Chartered Surveyors also have an appreciation of how alterations and problems such as damp can affect the value of the property and the costs involved in repairing and solving the problems.



Damp to floor joists can be expensive to repair

Here are some surveying articles that may be of help to you

<http://1stassociated.co.uk/vic-ed-era-problems.asp>

<http://1stassociated.co.uk/beautifully-naive-thoughts.asp>

<http://1stassociated.co.uk/what-does-a-chartered-surveyor-do-on-a-structural-survey.asp>

<http://1stassociated.co.uk/thermal-problems-victorian-edwardian.asp>

Caveat Emptor or buyer beware!

Caveat emptor means Buyer Beware and this is why, if you are considering buying a property, you need to have a building survey carried out to find out if there are any problems within the property that you need to be aware of. Often estate agents will not advise you of these.

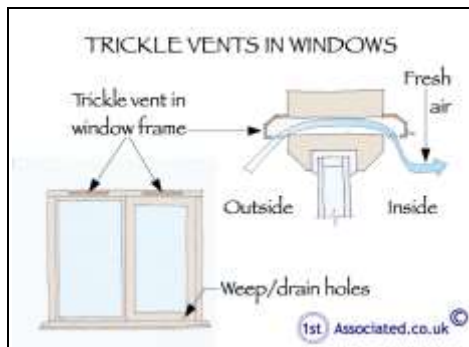


Dated Victorian property

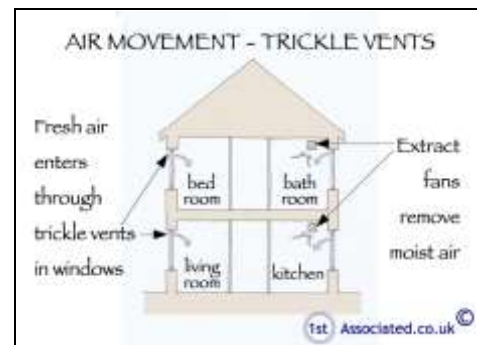
In this case we carried out a survey on a dated Victorian property that had been modernised with double glazed windows (without trickle vents) and a basic central heating system added.

Trickle vent defined

Small vents to the windows to allow air movement inside the property to stop a build-up of fumes or humidity.



Trickle vent



Air movement

Our Surveyor met the client at the property during the survey

The client met the building surveyor at the property during the survey report. We recommend all our clients do this as it is great to meet you face to face to get a full understanding of exactly what the client requires from the survey and answer any questions they may have. We can also talk you through any issues, features and characteristics we find with the property. Our client was happy to walk with us around the property and even ventured into the roof space with us.

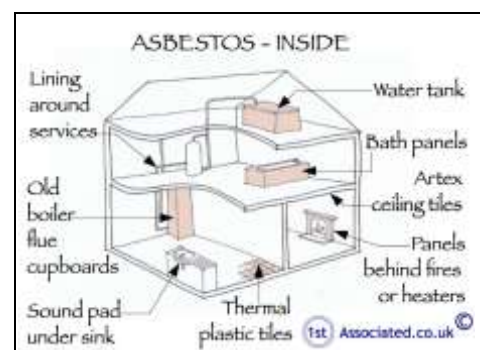


In this case we were able to point out features that had been in the property for many years such as the textured paint (commonly known as Artex) which can have an asbestos content.

Asbestos can sometimes be found in various places internally and externally within a property as you can see in our sketches below.



Asbestos externally



Asbestos internally

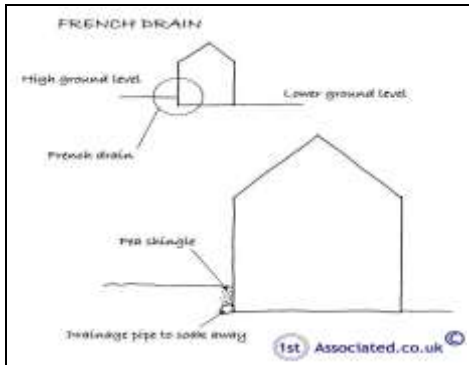
Dampness in the property and how our survey can help?

There was also a problem with dampness in the property to the floors caused by, amongst other things, a high ground level which could be improved by adding a French Drain around the property. What cannot be seen in a property such as this, and is another reason for having a Building Survey carried out, is that lack of air ventilation under the floor had



High ground level

caused wet rot to the floor which needed replacement. Dependent upon the extent of the wet rot this can be expensive.



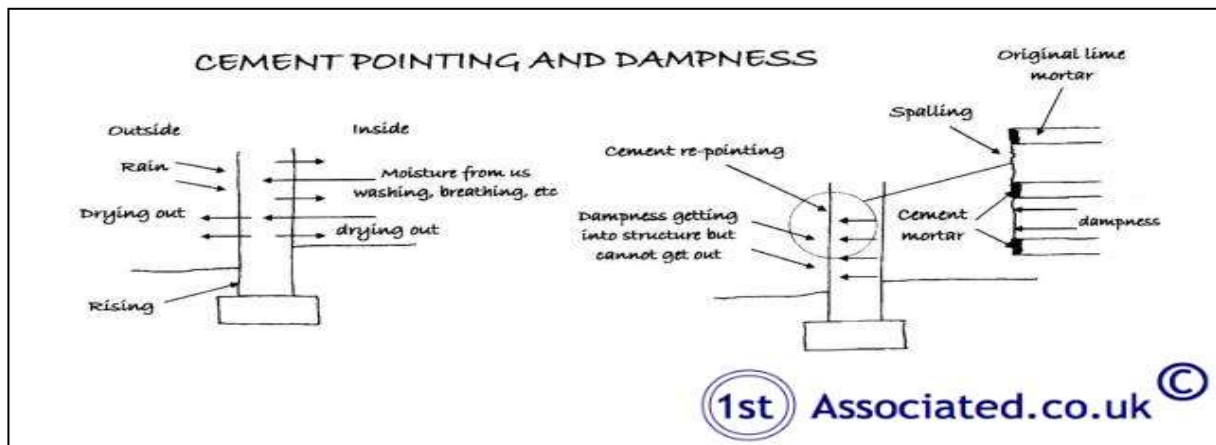
French Drain



French drain under shingle

Cement re-pointing had made the dampness worse.

During the survey we noted that the outside of the property had been re-pointed in a cement mortar which was preventing the walls from breathing. A Victorian property would have originally been pointed in a breathable lime mortar. We were able to advise the client that the cement mortar should be removed and then re-pointed with lime mortar.



Old properties need to breathe

Tricks of the trade

The Surveyor can also advise on various tricks of the trade during the survey (especially if they have been involved in renovation projects themselves) such as leaving existing wall paper on the walls, in some cases, and hanging lining paper over it and in other cases understanding and recognising that the plaster has deteriorated and needs replacing.



Victorian sliding sash windows

In this case the client was interested in obtaining and adding original Victorian features to the property and we were able to recommend a reclamation park where they can provide everything including ironmongery, doors, windows and fireplaces.

Renting out rooms within the property and fire risk

Our client was considering renting out some rooms on the ground floor of the house and living on the first floor to help with his finances. We advised him that if he went ahead with this then he needed to consider having a fire alarm system hard wired into the electrics.

What do the circles and ovals mean in our reports?

The red ovals and circles are a system that we use within our structural surveys and building surveys to help explain to you or highlight problem areas or characteristics of a property. If the report, along with our photos, does not explain the problem or characteristics of a property enough then we also have a vast range of sketches that we have had commissioned exclusively for us that we can use in our reports.



Radiators should be positioned under windows to promote good air movement



Radiator on an internal wall is not the best place for good air flow

Independent Building Surveyors

We are experienced independent building Surveyors who are knowledgeable in carrying out structural surveys on all types, styles and eras of buildings. If you are looking to buy or sell a

property it makes sense to have a structural survey carried out by an Independent Surveyor. Phone us for a friendly chat on 0800 298 5424.

Compare our website and compare our surveys

Please feel free to have a look at our website 1stAssociated.co.uk to see for yourself the quality of our website, articles and our Building Survey reports. We pride ourselves on our professional standard and easy to read reports which we have been carrying out for many years on every age, type and style of property across the UK.

We can email you examples of our building surveys

If you are thinking of buying a property and are interested in having a Structural Survey carried out or if you are trying to sell a property and would like a Pre-Sales Survey please call us on free phone us for a friendly chat on 0800 298 5424. We would be happy to email you several examples of our tailor made reports.



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