

HCR - Property Risk Assessment

Risk checklist	Identification of significant hazards (following brief walk-round of the property)	Level of risk (H/M/L)	Action required (including special equipment needs)
Parking	-	-	
Empty property	-	L	Office advised and expecting me to call in.
Access	irregular paving	L	
Animals	-	-	
Occupants	-	-	
Chemical substances	-	-	
Vermin	-	-	
Construction	-	-	
Voids/holes	boards nailed in	M	Care, keep door shut?
Loft access	- boiler cupboard		
Services	old	L	
Weather	-	-	

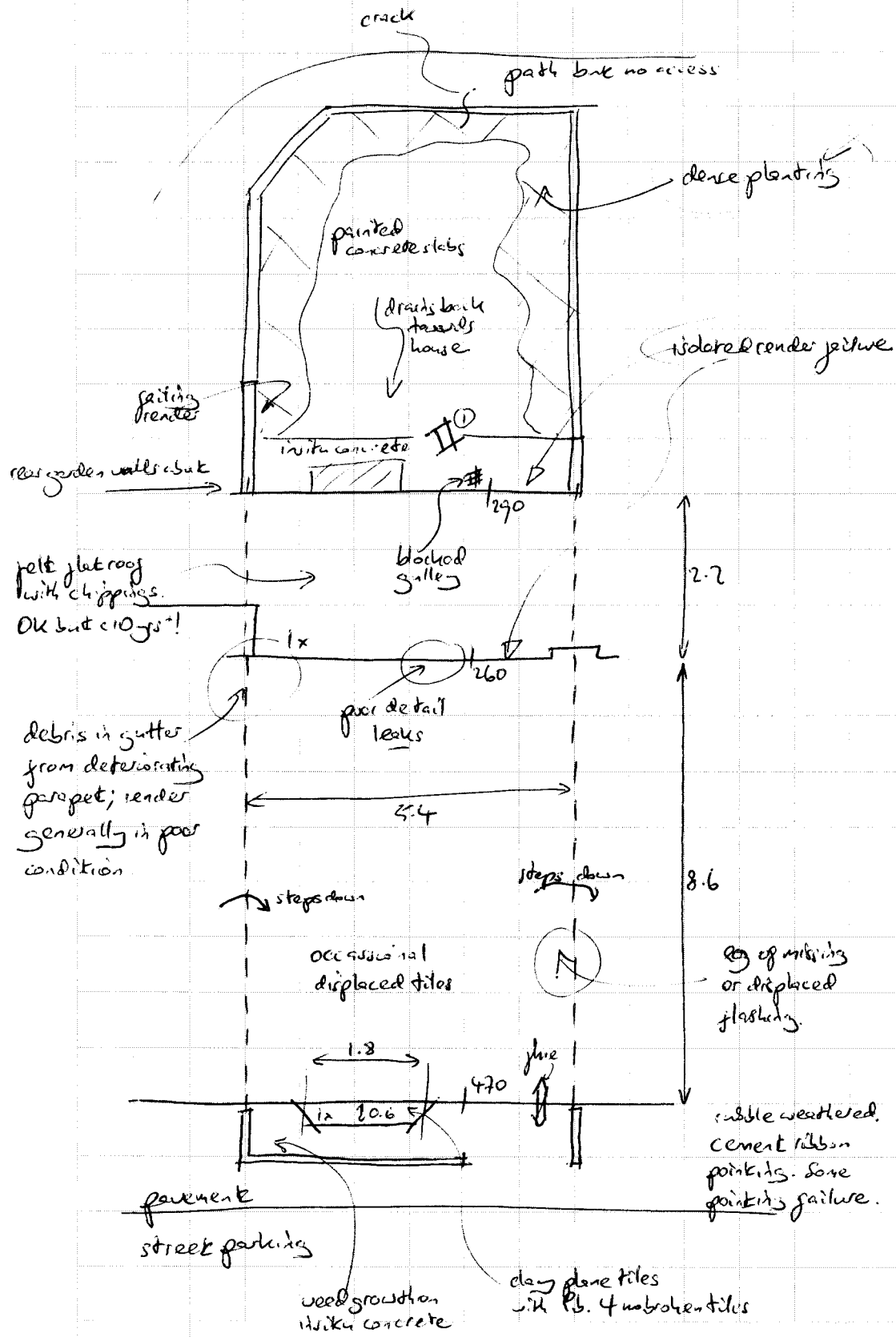
Nos	Photo description	Nos	Photo description	Nos	Photo description
1	Front elevation				
2	Rear elevation				
3	Defect in loft				

Site Notes – HCR

HI Name	Robin Mewes		Licence No.	TBA				
Inspection Date	19 December 2005		Report Ref. No.					
Address of property inspected	32 Frederick Street, Bristol			Post Code BS				
Time of appointment	Keys		Viewing arrangements	Keys				
Arrival time	0930		Departure time	1200				
Circumstances of Inspection			Vendors questionnaire Yes/No					
Weather	fine <input type="checkbox"/> windy <input type="checkbox"/> sunny <input checked="" type="checkbox"/> showers <input type="checkbox"/> heavy rain <input type="checkbox"/> frost <input type="checkbox"/> snow <input type="checkbox"/>		Comments on limitations/weather <i>Sunny and dry</i>					
Occupation	owner <input type="checkbox"/> tenanted <input type="checkbox"/> vacant <input checked="" type="checkbox"/>		Date of construction	c. 1890				
Furnished	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Part <input type="checkbox"/>		Alterations and date	Near extension 1980s?				
Floor coverings	Full <input checked="" type="checkbox"/> None <input type="checkbox"/> Part <input type="checkbox"/> carpets <input type="checkbox"/> other		Tenure	Freehold				
PROPERTY TYPE HOUSE <input checked="" type="checkbox"/> BUNG <input type="checkbox"/> CHALET <input type="checkbox"/> FLAT <input type="checkbox"/> MAISONETTE <input type="checkbox"/> SHOP <input type="checkbox"/>								
DETACHMENT DETACHED <input type="checkbox"/> SEMI-DET <input type="checkbox"/> TERRACED <input checked="" type="checkbox"/> END TERRACED <input type="checkbox"/> PURP <input type="checkbox"/> CONV <input type="checkbox"/>								
Accommodation:								
No of rooms	Living Rooms	Beds	Bath and/or shower	Separate WC	Kitchen	Others		
Basement/Low G F								
Ground Floor	2				1	(hall)		
1st Floor		2	1			(landings)		
2nd and other floors								
Total No of rooms	2	2	1	-	1			
Traditional Construction:	Roof:	tile (flat and gable to extension)						
	Walls:	Stone/terracotta @ front. Render @ rear						
	Windows:	Mix Aluminium (Al); hardwood (h/s); softwood (s/s). All single glazed						
	Floors:	Solid to kitchen extension. Mostly suspended timber						
Non-traditional Construction:	Material:	-						
	System name:	-						
Services:	Drainage	Mains	Gas	Mains	Electric	Mains	Water	Mains
Garage: Yes/No No	Single/Dbt	/	Integral	/	Off/on site	/	Parking space	None

32 Frederick Street, Bristol

Site Plan - NOT TO SCALE



Key
 Small Trees
 Shrubs
 Drain lines not shown.
 Inspection chambers II'
 Boundaries //
 Retaining walls none joint walls

Orientation
 N, NE, SE, SW

Garden as part of site
 Front/side/rear slopn.

Outbuildings
 Yes/No
 Number

Roads made and adopted yes.

INSURANCE FLOOR AREA INT/EXT


TOTAL	106 m2 @ £10600	£ 106,000
CELLARS	m2 @ £	£ -
UP' FLRS	m2 @ £	£ -
GARAGE		£ -
CONSERVATORY		£ -
OUTBUILDINGS		£ -
BOUNDARIES etc	etc @ £ 9,000	
DRAINAGE	included £	
TOTAL		£ 115,000
WALLS PERIMETER =		MTS
(FOR SAP)		

Location Est. residential area Local auth. Industrial Commercial
 Close to scout hut and play area field.
 Conservation area Listed building Rural OTHER: Cul de sac

32 Frederick Street, Bristol

Floor Plan - NOT TO SCALE

Key

Damp 

Floor covering - full.

Wall coverings

Ceiling covering
L+p = lath and plaster

trv = thermostatic radiator valve

⊕ = smoke detector

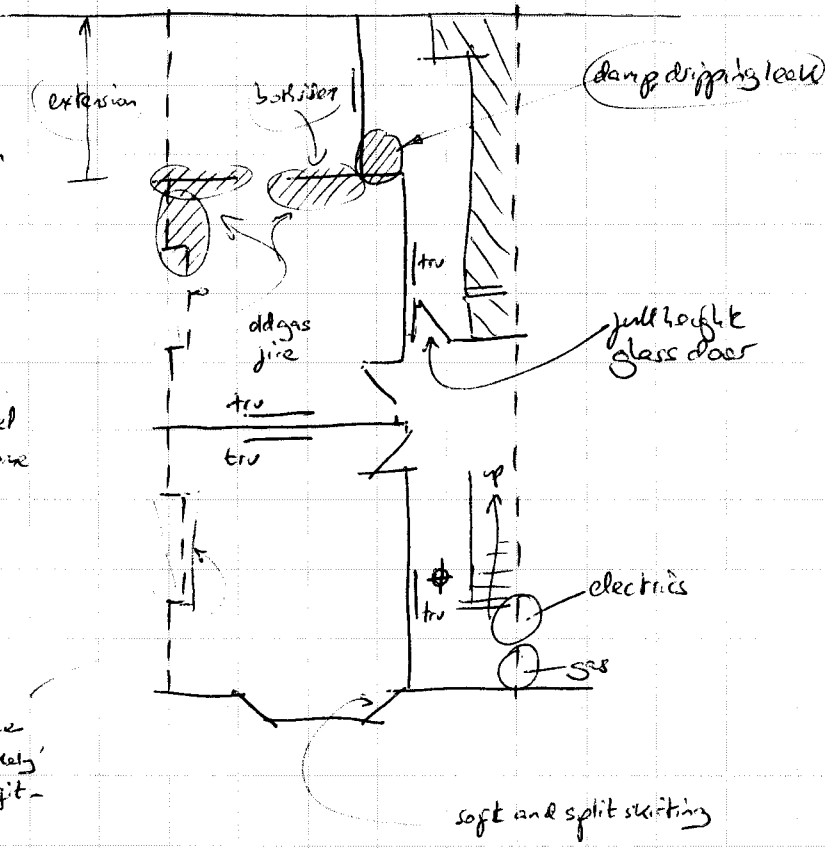
artex especially thick in kitchen + bathroom

Ground floor:

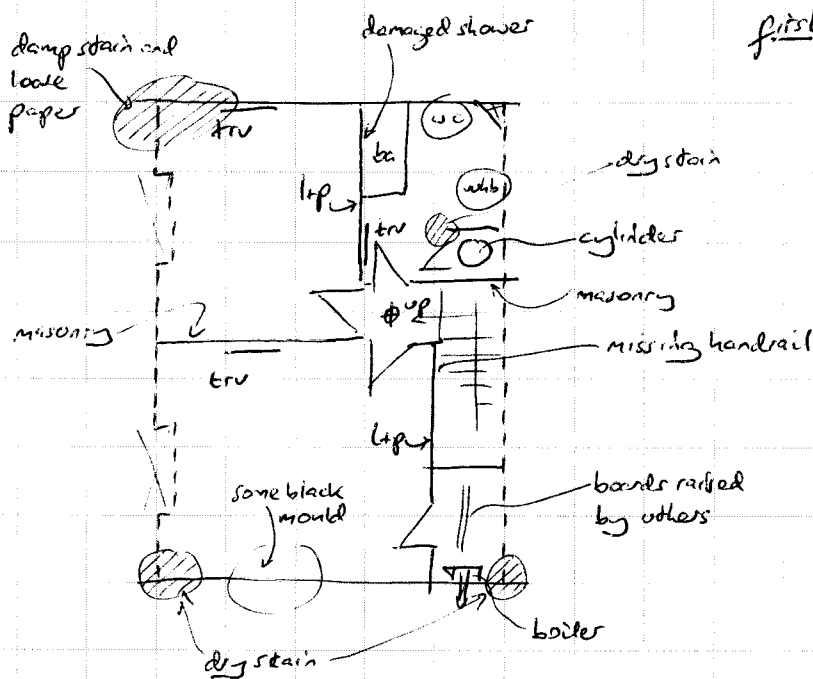
carpeted under stair cupboard.
Solid floor in kitchen and extension.
Laminate floor covering to rest.

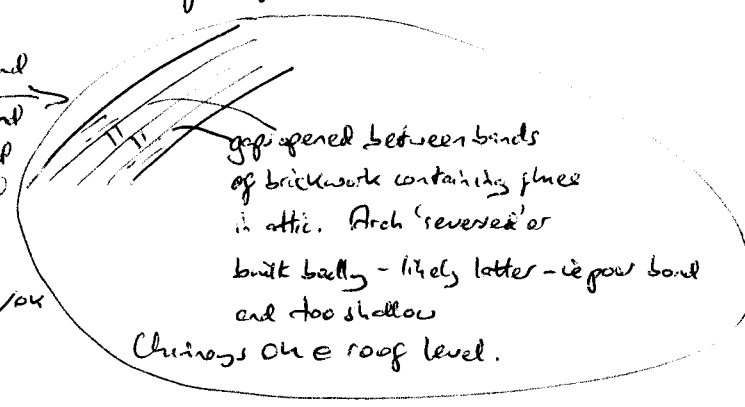
damp on low level up to c. 1.2m. Some replastered.

reconstituted stone fireplace surround. 'likely' asbestos soffit - damaged!



first floor: lath ceilings carpeted, except vinyl in bathroom



	Movement	Linked sections
Walls / cracks/ plumbness /bulges	<p>Movement (describe and draw sketch or refer to photographs)</p> <p>normal - minor - eg lounge</p> <p>normal minor bow in front garden, 'weak' but effective</p>  <p>gaps opened between bricks of brickwork containing flues in attic. Arch 'reversed' or built badly - likely latter - ie poor bond and too shallow</p> <p>Chimneys on e roof level.</p>	E1
Floors / level / cracks		
Ceilings / cracks/bulges		
Window openings / cracks/ displacement		
Door openings/ cracks/ displacement		
Roof /level		
Architraves/gaps		
Skirtings /gaps		
Underpinning		
Chimneys		
Heave		
Lintols		
Cills		
Outbuildings/boundaries		
DPC	<p>E9 Dampness (describe, note position on floor plan sketch differentiate condensation)</p> <p>? may be set @ low level. suspect some infection in re-plastered parts</p> <p>Trace of putty repair external</p> <p>✓ = found X = none found</p>	D2, D3 D4 E1, E2, E3
External walls		
Internal walls		
Beneath flat roofs		
Beneath bathrooms		
Around bath' fittings		
Chimney breasts		
Beneath valley gutters		
Staining to roof timbers		
Flashings		
Roof covering		
Around windows		
Sub-floor vents	<p>Related Timber defects (note timbers affected by rot and wood boring insects, suspect areas)</p> <p>inspect. advanced decay in places</p> <p>decay</p>	D4 D5 E1, E4
Understairs cup'd		
Around roof hatch		
Floors		
Windows		
Soffits and fascias		
Cupboards		
Damp affected areas		
Outbuildings		

SECTION D - EXTERIOR CONDITION				
Section heading Checklist	Description	Condition	Condition Rating	Further Invest
D. 1. Chimney stacks				
Construction ✓ Height <i>ok</i> DPC <i>x</i> Leaning <i>x</i> Flues <i>?</i> Pointing <i>ok</i> Rendering <i>ok</i> Flashings <i>ok</i> Sulphates <i>x</i>	<i>brick, part rendered.</i>	<i>flue from gas fire - capped?</i> <i>suspect loose bricks @ top.</i>	<i>(2)</i>	<i>check from roof level.</i>
D. 2. Roof coverings				
Construction ✓ Repairs/recovering Tingles <i>x</i> Flashings Ventilation Flat roofs Limited life Falls <i>minimal</i> Unseen areas <i>res-stack</i>	<i>(1) clay double roman tiles, some with felt</i> <i>(2) felt and chip joints to glass roof extension</i>	<i>tiles ok but require occasional adjustment/re-setting.</i> <i>poor/displaced - may be contributing to damp ingress</i> <i>poor</i> <i>ok but very poor detail close to service pipes - leaking normal limited life</i>	<i>(1) (3)</i> <i>(2) (3)</i>	<i>check from roof level.</i>
D. 3. Rainwater pipes and gutters				
Construction Condition <i>ok</i> Gullies Valley gutters <i>back</i> Parapet gutters <i>none</i> Unseen areas	<i>free</i> <i>hidden</i>	<i>but debris to clear</i> <i>blocked</i>	<i>(2)</i>	<i>check from roof level</i>
D. 4. Main walls				
Construction Thickness <i>seems</i> Movement <i>x</i> Pointing Render Sulphate <i>x</i> Cavity ties <i>none found</i> Cavity insulation <i>none found</i> Parapet Dpc <i>mixed</i> Ext ground/Int floor levels <i>ok</i> Injection holes Efflorescence	<i>traditional solid to original parts. likely cavity to extension</i> <i>none found - probably hidden</i> <i>none found of significance but probably contributes to decay in sitting room</i>	<i>poor + damaged</i> <i>poor + damaged</i> <i>poor, damaged + leaking</i> <i>not effective in parts</i>	<i>(2)</i> <i>(3)</i>	

Section heading Checklist	Description	Condition	Condition Rating	Further Invest
Sub floor ventilation Needed/not needed Type → Adequate Blocked High soil levels Duct through? solid floor ?	single air brick @ rear beyond solid floor! smaller may be hidden below dining room window	inadequate	part of walls but lack of ventilation - factored into E4 ratings	open up ground floor
D. 5. Windows				
Material Rot Rust ^{none yet?} Water drips Usability ^{poor} Double glazing x Secondary glazing x Guarantees? Lintels?	Al, u/g and s/g	→ plenty @ rear! → poor - ventilation is tall enough to reach admit light! otherwise poor.	③	
D.6. External doors				
Type Condition Usability Lintels?	Al + timber	→ poor → just about serviceable	②	
D. 7. All other woodwork				
Type Condition Usability	jeck	decoration jacked	①	
D. 8. Claddings				
Applicable/Not applicable Material Condition			N/A	
D. 9. External decoration				
Condition Lead paint Obscuring defects			③	
D. 10. Other				
Anything not previously covered			N/A	

SECTION E - INTERIOR CONDITION					
Section heading Checklist	Description	Condition	Condition Rating	Further Invest	
E.1. Roof struct					
Inaccessible areas	flat roof.				
Felt	relatively recent	→ damaged in places, especially close to rear stack.	②		
Close boarding x					
Timbers ✓					
Strengthening Alterations	→ some earlier decay repaired	→ some decay next to stack and rear left side corner. old plasterboards			
Insulation	→ glass wool quilt				
Ceiling condition	L+p				
Cold water tank	plastic?	→ no proper lid. not 100% support			
Feed & Exp tank	plastic	→ sign of earlier leak. odd overflow.			
Electrics x					
Decay/infestation					
Chimney breasts	brick	→ leak			
Party/fire walls	brick	→ ok			
Damp penetration		→ prospects and rear left side			
Birds, vermin, insects					
Bats		→ not recent, old nesting material.			
E. 2. Ceilings					
Distortion x			②		
Key - lath and plaster (l+p)		→ appear ok			
Cracks	normal	→ need localised cosmetic repair			
Damp		→ occasional streaks and damage			
Lowered/suspended x					
Finishes	one thick 'artex'				
Period features	cornice in lounge				
E. 3. Internal walls and partitions					
Settlement x			② ③ extensive repair		
Subsidence x	mostly masonry				
Loadbearing ✓	some lightweight (likely to be mostly L+p)				
Non-loadbearing ✓					
Through lounge x					
Shrinkage cracks?		→ damaged by damp			
Finishes					
E.4. Floors					
Construction	solid in kitchen and extension		②		
Movement x					
Cracking x					
Slopes x					
Ventilation		→ very poor			
Damp		→ adjacent areas			
Decay x	→ bit rot				→ open up
Beetle infestation x	→ bit rot				→ open up
Carpets, etc. ✓					
Sulphate attack x					
Dpm ?					

Section	Heading/Checklist	Comments	Condition Rating	Further Invest
E. 5. Fireplaces and chimneys				
Gas fires/back boilers/ventilation ✓ Flue liners ? Sealed vents Damp/condensation x Support where removed x		<p>→ none found</p> <p>→ mostly ventilated - better than windows</p> <p>refers to fine seal near i: l: x here</p>	(3)	test
E. 6. Built in fittings				
Kitchen fittings ok Bedroom fittings ok DIY normal/ok			(1)	
E. 7. Internal woodwork				
Doors Stairs Understair cupboard ok Decay * Beetle infestation x		<p>→ sloping</p> <p>→ hand rail missing near top</p> <p>→ possibly hidden</p>	(3) ← health + safety	
E. 8. Bathroom fittings				
Sanitary fittings } Age } Condition }		→ mostly ok but shower is dangerous condition	(3)	include in electrical report.
Internal Decoration				
Condition Obscuring defects		→ much is disturbed by damp	(2)	
E.10. Other				
Anything not previously covered	—		N/A	
Cellars				
Use Dampness Dry lining Flooding/sump Tanking Movement Services Ventilation Timber decay Beetle infestation Habitable	none found.		N/A	

Services

Rating FI

<p>F1</p> <p>Electricity</p> <p><u>Positive Indicators</u></p> <p><u>Negative Indicators</u></p> <p>no sign of damage or immediate danger</p>	<p>Mains <input checked="" type="checkbox"/> Consumer Unit location <input type="checkbox"/> → hall</p> <p>Recent test <input type="checkbox"/> RCD's <input type="checkbox"/> PVC wiring <input checked="" type="checkbox"/> Earth bonding <input checked="" type="checkbox"/> Switch/plug location ok <input checked="" type="checkbox"/></p> <p>DIY <input type="checkbox"/> Exposed/rubber wires <input type="checkbox"/> Insulation contact with wires <input type="checkbox"/> Wrong type of wiring <input type="checkbox"/></p> <p>mixed ages, mostly newer, falls short of current standards, missing earth bonds</p>	<p>(3)</p>	
<p>F2</p> <p>Gas and fittings</p> <p><u>Positive Indicators</u></p> <p><u>Negative Indicators</u></p> <p>no obvious danger - not recent</p>	<p>Mains <input checked="" type="checkbox"/> Propane <input type="checkbox"/> Meter location hall</p> <p>Recent test <input type="checkbox"/> Ventilation <input type="checkbox"/> Modern pipework <input type="checkbox"/> Mod fittings <input type="checkbox"/></p> <p>Stains <input type="checkbox"/> Smell <input type="checkbox"/> Lack of ventilation <input checked="" type="checkbox"/></p> <p>no obvious danger - not recent</p>	<p>(1)</p>	
<p>F3</p> <p>Water</p> <p><u>Positive Indicators</u></p> <p><u>Negative Indicators</u></p> <p>not leaking</p>	<p>Mains <input checked="" type="checkbox"/> Private <input type="checkbox"/> Natural spring <input type="checkbox"/> Location of stop cock</p> <p>Copper pipes <input checked="" type="checkbox"/> Well supported cold water tank <input type="checkbox"/> Good flow <input type="checkbox"/> Mod fittings <input type="checkbox"/></p> <p>Mixture of pipes <input type="checkbox"/> leaks <input type="checkbox"/></p>	<p>(2)</p>	
<p>F4</p> <p>Controls mostly OK</p> <p>Rad size normal</p> <p>Thermostats</p> <p>Leaks none present</p> <p>Hard water area?</p> <p>Pipe materials Cu</p> <p>Boiler age not del</p> <p>Stains not recent</p>	<p>Heating</p> <p>Individual room heaters <input type="checkbox"/> Central heating <input checked="" type="checkbox"/> Electric heating <input type="checkbox"/></p> <p>CH type Gas <input checked="" type="checkbox"/> Oil <input type="checkbox"/> Solid Fuel <input type="checkbox"/> Electric <input type="checkbox"/> Water heating</p>	<p>(3)</p>	
<p>Inspection chambers Ino</p> <p>Position rear</p> <p>Shared no</p> <p>Source of waste/water ?</p> <p>Age not recent</p> <p>Signs of blockage none</p> <p>Built over drains - extension!</p> <p>Rodding points - none found</p> <p>Frequency of emptying tanks</p> <p>Sunken areas - none found</p>	<p>Underground Drainage - description</p> <p>Mains <input checked="" type="checkbox"/> Private <input type="checkbox"/> Septic tank <input type="checkbox"/> Cess pit <input type="checkbox"/></p> <p>Condition</p>	<p>(1)</p>	
	<p>Other</p>		

SECTION G – GROUNDS, BOUNDARY WALLS, OUTBUILDINGS AND COMMON FACILITIES				
Heading/ Checklist	Description	Comments	Condition Rating	Further Invest
Grounds				
Paving	pre cast concrete	some irregularity		
Trees	under	will require normal control		
Flooding x				
Ponds x				
Boundaries at				
Rights of way x				
Paths/Driveways	in situ concrete	requires occasional repair and wear		
Boundary walls	brick	OK		
Fencing				
Retaining walls				
Outbuildings				
Type				
Construction				
Condition				
Structural defects				
Timber decay				
Beetle infestation				

Other matters

<p><u>Legal/</u> <u>Environmental</u></p>	<p>Highway adoption <input type="checkbox"/> Rights of way <input type="checkbox"/> Shared access <input type="checkbox"/></p> <p>Planning <input type="checkbox"/> Conservation area <input type="checkbox"/> Guarantees <input type="checkbox"/></p> <p>Environmental <input type="checkbox"/> Mining <input type="checkbox"/> Radon <input type="checkbox"/></p> <p>Contamination <input type="checkbox"/> Subsoil <input type="checkbox"/> Hazardous materials <input type="checkbox"/></p> <p>Boundaries <input type="checkbox"/> Flying freehold <input type="checkbox"/> EMF <input type="checkbox"/></p> <p>Noise <input type="checkbox"/> Smells <input type="checkbox"/> Flooding <input type="checkbox"/></p> <p><i>nothing</i></p>
<p><u>Health and</u> <u>Safety</u></p>	<p>Access to upper floors <input type="checkbox"/></p> <p>Low ceiling heights <input type="checkbox"/> Hazardous materials <input checked="" type="checkbox"/> <i>asbestos report?</i></p> <p>Defective floors <input type="checkbox"/> Drains <input type="checkbox"/> Mould <input checked="" type="checkbox"/></p> <p><i>slightly</i></p>
<p>Flats ONLY</p>	
<p>No of flats in block <input type="checkbox"/> Purpose built <input type="checkbox"/> or converted <input type="checkbox"/> Lift <input type="checkbox"/></p> <p>Commercial facilities <input type="checkbox"/> % Commercial usage <input type="checkbox"/> Current use of commercial</p> <p>Where in the building is the commercial situated?</p>	
<p>SUMMARY</p>	
<p>Overall Condition</p>	
<p><i>neglected and needs repair</i></p>	
<p>Rating 3 Defects</p>	
<p> </p>	

SECTION H – SAP ENERGY RATING

1.0 Property:

Type House, Bungalow, Flat: Ground, Mid, Top

Style
Det, Semi, End-Ter, Mid-Ter, Mid-Arch

1.1 Storeys: 2

1.2 Date Built: 1890

2.0 Construction

2.1 Exterior

Main Roof – Pitched - Flat Other dwelling above

Extended Roof – Pitched - Flat

Walls – Main Solid masonry Insulation U Value

Walls - Extension Cavity masonry Insulation U Value

Windows – Area of glazing – Normal More than typical Less than typical

% Double glazing 0% % Draft proofed 0%

Date of installation Pre 2002 Post/During 2002 Don't Know

Doors All + timber single glazed 2w.

Claddings – Note materials ~~for~~ assessment

2.2 Interior

Roof space – Main None, 25, 50, 75, 100, 150, 200, 250

Roof – Extension None, 25, 50, 75, 100, 150, 200, 250 ?

Room in roof –

Floor type - c. solid c. timber - unlikely to be insulated.

Fireplaces – No. of open fireplaces 1w

Conservatory Floor area m² Dble Glazing Yes/No Glazed perimeter m

Room Height 1 Storey 1.5 Stories 2 Stories 3 Stories 2.5 Stories 3 Stories

2.3 Services

Electric – Meter type – Single – Dual – Unknown BGA CBF HWP

Heating – Code Type of system

Hot water – is there a tank? Yes No Is it insulated - None Foam / Jacket Thickness 12, 25, 35-40, 50, 80, 100, 150

Solar water heating – Yes/No Secondary heating – Yes/No Type of controls of Immersion heater Single/dual Controls

3.0 External Walls

3.1 Perimeter (metres): 38: 11.4

3.2 Storey Height: normal

Ground Storey Height ↙

1st Floor Storey Height ↙

2nd Floor ~~Storey~~ Height

Remainder ~~Storey~~ Height

Average ~~Storey~~ Height

Sellers questionnaire

What chattels/possessions are going to remain?	None
What fixtures are going to be removed?	None
What date was the house built?	About 1890 I think?
Do you know the name of the builder who constructed the house?	No!
If relatively new, does the property have NHBC/Zurich certification?	Not applicable
What is the tenure - freehold or leasehold?	Freehold
If leasehold, how many years are unexpired?	Not applicable
What is the ground rent? What is the service charge?	?
Have you carried out any alteration work or added and extension? If yes, do you have building regulation approval and planning permission? Do you have the appropriate documentation?	Already extended when we purchased
Is the property Listed or is it in a conservation area? Are there any tree preservation orders on trees within the grounds?	No No
How long have you owned/leased the property?	6 years
Is the property affected by any known current defects or deficiencies?	Small leak above kitchen
Does the property have any concealed access hatches or doorways that can be opened?	Access to stop tap below front door mat.
Are there any parts of the property that cannot be inspected because of stored possessions, etc.	No
Is the property constructed using any particular system or using non-traditional materials (e.g. concrete or steel framed, etc.)?	No idea?

What type of service systems does the dwelling have?	Electricity/Mains/None Gas/Mains/None/Propane Water/Private/Mains Drainage/Mains system/ Septic tank, cess pit/ Heating CH/individual heaters/electric Type of CH gas/LPG/oil/solid fuel,
When was it last rewired?	Not known
How old is the main boiler/source of heating?	Replaced boiler 4 years ago
Do have maintenance records for the service systems?	No
Have you improved the energy efficiency of the property?	No
Are there any rights of way over the property? Is there any shared access?	No
Do you know which boundaries you are responsible for maintaining? Is your property currently affected by boundary disputes?	No No
Is there any flying freeholds?	Don't know
Is the property liable to flooding?	No
Do you know if there are any bats in the property?	No
Previous work/repairs	None
Has the property been underpinned before? Are there any damp or timber guarantees?	Not to our knowledge Yes.