



Building and Timber Pest Inspection Report

Inspection Date: Wed, 1 Apr 2026

Property Address: 6 Schubert Cres, Wodonga VIC 3690,
Australia



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Definitions to help you better understand this report

Terms on which this report was prepared

Special conditions or instructions

If you have any queries with this report or require further information, please do not hesitate to contact the person who carried out the inspection.

This Report has been prepared in accordance with the pre-inspection agreement in place between the parties set out below, which set out the purpose and scope of the inspection, and the significant items that will be reported on. This Report reflects the opinion of the inspector based on the documents that have been provided. This Report should be read in its entirety and in the context of the agreed scope of Services. If there is a discrepancy between the summary findings and the body of the Report, the body of the Report will prevail. We recommend that you should promptly implement any recommendation or advice in this Report, including recommendations of further inspections by another specialist. If you have any queries with this Report or require further information, please do not hesitate to contact the person who carried out the inspection. This Report contains reference to material that is the copyright of Standards Australia reproduced under agreement with SAI Global to Jim's Building Inspections (Australia).

Original Inspection Date: Wed, 1 Apr 2026

Modified Date: Thu, 2 Apr 2026

The Parties

Name of the Client:

Name of the Principal(if Applicable):

Job Address: 6 Schubert Cres, Wodonga VIC 3690, Australia

Client's Email Address:

Client's Phone Number:

Consultant: Vince McLindon Ph: 0490 970 459
Email: Albury@jimsbuildinginspections.com.au

Company Name: Jim's Building Inspections Albury

Company Address and Postcode: Thurgoona 2640

Company Email: Albury@jimsbuildinginspections.com.au

Company Contact Numbers: 0490 970 459

Special conditions or instructions

A report may be conditional on information provided by the person, agents or employees of the person requesting the report, apparent concealment of possible defects and a range of other factors

The following apply: Not Applicable

Section A Results of Inspection - summary

A summary of your inspection is outlined below; please also refer to the Report.

	Found	Not Found
Safety Hazard		✓
Major Defect	✓	
Minor Defect	✓	
Live Timber Pest Activity		✓
Timber Pest Damage	✓	
Conditions Conducive to Timber Pest Activity	✓	
Evidence of fungal decay activity and/or damage	✓	
Evidence of wood borer activity and/or damage	✓	
Evidence of a previous termite management program		✓

Overall Condition (Building)

In summary, the building, compared to others of similar age and construction is in fair condition with some major and minor defects found.

Overall Condition (Timber Pest)

In summary, the building, compared to others of similar age and construction is highly susceptible to timber pests. A termite treatment is required.

Section B General

General description of the property

Building Type	Residential
Company or Strata title	No
Floor	Piers - Concrete, Piers - Timber, Suspended Timber Frame
Furnished	Furnished
No. of bedrooms	3
Occupied	Occupied
Orientation	West
Other Building Elements	Carport, Driveway, Fence - Fabricated Metal Fence, Shed
Other Timber Bldg Elements	Architectural Trims, Architraves, Door Frames, Skirting Boards, Fascias, Floorboards, Doors, Internal Joinery, Window Frames, Veranda Posts
Roof	Pitched, Timber Framed, Corrugated Iron (e.g. Colourbond)
Storeys	Single
Walls	Brick Veneer (Timber Framed)
Weather	Fine

Section C Accessibility

Areas Inspected

The following areas were inspected. As documented in your Pre-Inspection Agreement, obstructions and limitations to the accessible areas for inspection are to be expected in any inspection. Refer also to our listing of obstructions and limitations.

- Interior
- Exterior
- Outbuildings
- Posts
- Roof Exterior - Part
- Roof Void - Part
- Subfloor - Part
- Wall Exterior

The inspection excludes areas which are affected by obstructions, where access is limited or unsafe. We do not move obstructions and defects, timber pest activity or conditions conducive to these may not be obvious unless they are removed.

Inaccessible Areas

The following areas were inaccessible:

- Site - Part.
- Subfloor - Part.
- Wall exterior due to obstructions.
- Roof Exterior - Part
- Ceiling Cavity - Part.
- Areas of low roof pitch preventing full inspection.

Any areas which are inaccessible at the time of inspection present a high risk for undetected defects and timber pest activity and conditions conducive to these. The client is advised to make inaccessible areas accessible wherever possible for re-inspection.

Obstructions and Limitations

Building defects, termite and timber pest activity as well as conditions conducive to both, may be concealed by the following obstructions which prevented full inspection:

- Appliances and equipment
- Ceiling linings
- Debris in gutters
- Debris or rubbish
- Areas of low roof pitch preventing full inspection
- Evidence of recently painted walls or ceilings
- External concrete or paving
- External finished ground level
- Fixed Furniture - Built-in Cabinetry
- Floor coverings
- Furniture
- Insulation
- Lack of clearance - subfloor
- Landscaping
- Overhanging vegetation
- Pipework
- Sarking
- Stored items
- Vegetation
- Suspected Asbestos Debris
- Wall linings

The presence of obstructions increases the risk of undetected building defects, timber pest activity and conditions conducive to these. The client should make arrangement to remove obstructions where ever possible and re-inspect these areas urgently.

Undetected defect risk (Building)

A risk rating is provided to help you understand the degree to which accessibility issues and the presence of obstructions have limited the scope of the inspection

The risk of undetected defects is: **Medium**

When the risk of undetected defects is medium or high we strongly recommend further inspection once access is provided or if the obstruction can be removed. Contact us for further advice.

Undetected defect risk (Timber Pest)

A risk rating is provided to help you understand the degree to which accessibility issues and the presence of obstructions have limited the scope of the inspection

The risk of undetected defects is: **Medium**

When the risk of undetected defects is medium or high we strongly recommend further inspection once access is provided or if the obstruction can be removed. Contact us for further advice.

Section D Significant Items

Safety Hazard

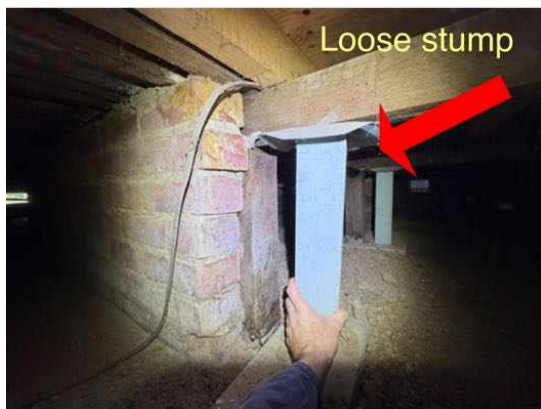
No evidence was found

Major Defect

Finding 2.01

Building: Main Building
Location: Subfloor
Finding: Subfloor piers - Insufficient support / Fungal Decay & Termite Damage
Information: Some timber stumps at, but not limited to the right side of the subfloor, along the external wall appeared to be affected by fungal decay & termite damage. Some of the new timber stumps were also found to be loose and not fixed to the associated bearers. This affects the structural integrity of the subfloor structure in this area.

Recommend engaging a registered builder in the short term, to provide remedial works & replace any affected timbers, to ensure the subfloor structure is sufficiently supported.





Minor Defect

Finding 3.01

Building: Main Building
 Location: Rear Shower
 Finding: Shower - High Moisture
 Information: It appears that high moisture is present at but not limited to, below the shower taps, and to the base of the shower wall. Potential causes of leaking include but are not limited to loose or damaged plumbing fittings and fixtures, and/or deteriorated / missing seals. This creates an environment conducive to termite activity.

Recommend engaging a licensed plumber promptly, to identify the cause of the moisture & provide remedial works where necessary.



Finding 3.02

Building: Main Building
 Location: Roof Exterior
 Finding: Roof Exterior - Weathered, Rust
 Information: The roof exterior was found to be in a weathered condition evidenced by areas of rust, and general weathering. Some loose screws to the carport sheeting were also noted.

While weathering of the roof exterior is consistent with the age of the property, maintenance works are advised

Recommend consulting with a licensed roofing contractor at clients convenience, to provide further advice on maintenance works required and to ensure all roof sheeting is secure.



Finding 3.03

Building: Main Building
Location: External Brickwork
Finding: Brickwork - Step cracking

Information: Minor step cracking was identified to some areas of the brickwork at the time of inspection. Step cracking is a relatively common defect, and is most likely to occur adjacent to windows, doors and other openings.

The client should monitor the cracking. Should the step cracking lengthen, widen or become more numerous, a structural engineer should be engaged to provide further advice.



Finding 3.04

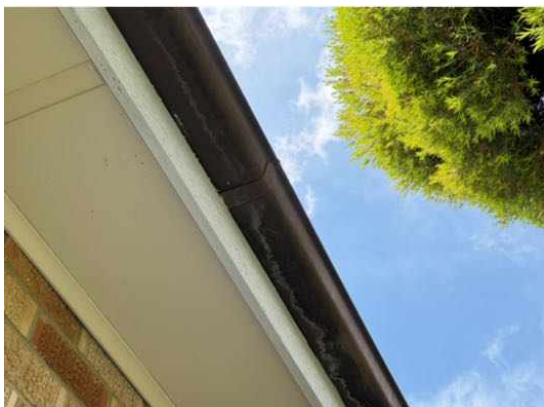
Building: Main Building

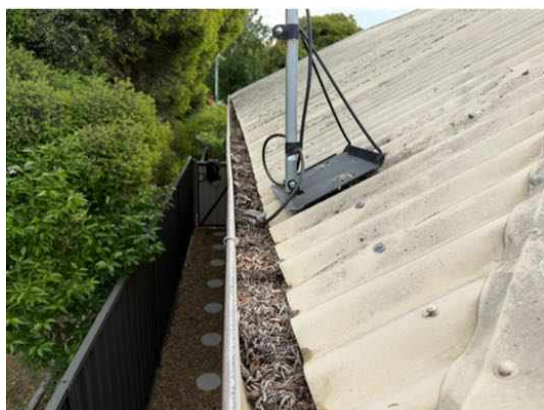
Location: Gutters

Finding: Gutters - Rust & Debris

Information: It appears that the gutters have areas of surface rust, a common finding in buildings of a similar age. Debris was also noted to some areas of the gutters.

Recommend engaging a licensed roof plumber, to provide further advice regarding maintenance works advised. All debris should be removed from the gutters, to avoid further accumulation & overflows.





Live Timber Pest Activity

No evidence was found

Timber Pest Damage

Finding 5.01

Building:	Main Building
Location:	Subfloor
Finding:	Evidence of termite workings & damage
Information:	Termite damage & workings were identified at, but not limited to, several areas throughout the subfloor. Although remedial works have been conducted, it appears some structural members (timber stumps) have been affected and should be replaced. It is also advised that a more invasive inspection be conducted to identify the extent of the damage.

Recommend engaging a licensed pest controller promptly, to provide further advice regarding installation of a termite treatment.

12 monthly ongoing termite inspections, conducted by a qualified termite inspector, are also recommended





Conditions Conducive to Timber Pest Activity

Finding 6.01

Building:	Main Building
Location:	Switchboard
Finding:	Termite Management System - no evidence of a chemical installation
Information:	The application of a termite barrier is strongly recommended, as it appears no termite management system has been installed, with no evidence or durable notice to suggest works taking place. Generally, a durable notice is placed in the meter box to indicate current termite barriers.

Such barriers are highly effective in preventing termite attack on the building and therefore should be installed.

Recommend seeking further advice from a licensed pest controller.



Finding 6.02

Building: Main Building
 Location: Subfloor
 Finding: Subfloor - Moist Conditions
 Information: Moist conditions were evident in areas of the subfloor. This defect could be attributed to water pooling against the building.

This creates an environment conducive to termite activity, and the development of secondary building defects overtime, if neglected.

Recommend consulting with a licensed plumber specialising in drainage to provide further advice and remedial works in the short term.



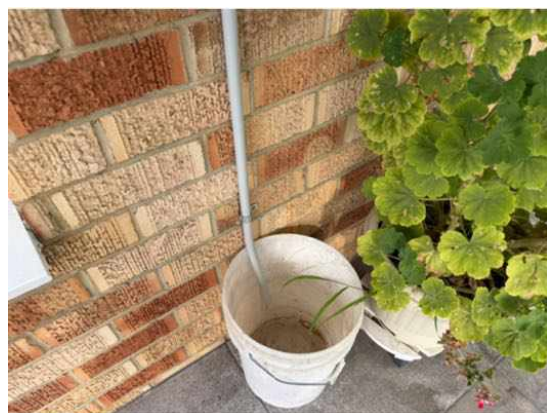
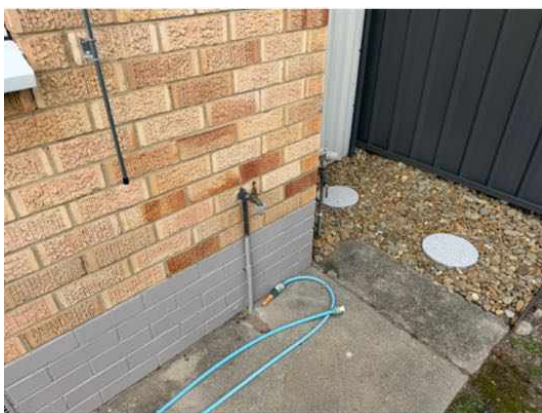
Finding 6.03

Building: Main Building
 Location: All external areas

Finding: Potential Water pooling - against property

Information: It appears that there are potential areas around the perimeter of the property that could be susceptible to water pooling. Where insufficient drainage of roof plumbing, taps, hot water system & aircon overflows, and garden beds against the house are present, water pooling is likely to occur, and can create areas conducive to timber pests and moist conditions in the subfloor, if neglected.

Recommend consulting with a licensed plumber in the short term to further assess and provide remedial advice.



Finding 6.04

Building: Main Building
Location: All External Areas
Finding: Timber in direct ground contact & trees - conducive to termites
Information: Where timber materials are in direct contact with the ground and consequently moisture, they become conducive to termite activity. The timber debris in the subfloor, and trees surrounding the building create an environment conducive to termite infestation.

Where feasible, any timbers in direct contact with the ground should be removed and any trees in close proximity to the building should be removed or test drilled (inspected) at least annually to reduce the risk of termite infestation & detect any early signs of termite activity.





Evidence of fungal decay activity and/or damage

Finding 7.01

Building:	Main Building
Location:	Subfloor timbers, fascias, shed framing & cladding
Finding:	Fungal decay & weathering
Information:	Areas of fungal decay (wood rot) & weathering were identified at but not limited to some subfloor timbers, fascias, shed & carport framing & the weatherboard cladding.

For areas of fungal decay, the client can engage a licensed carpenter at their discretion to replace affected materials. For areas of general weathering, it is advised the client engage a licensed painter to apply protective sealant or coating to areas of weathered external timbers.







Evidence of wood borer activity and/or damage

Finding 8.01

Building:	Main Building
Location:	Roof Void
Finding:	Evidence of wood borer damage identified (powder-post)
Information:	Evidence of previous Lyctus Borer (powder-post beetle) damage was identified to the edges of some ceiling battens. Wood borer damage is generally considered superficial damage to the affected timber. As no live wood borer activity was identified treatment is not required.



Section D Significant Items

D4 Further Inspections

We advise that you seek additional specialist inspections from a qualified and, where appropriate, licensed

- As identified in summary and defect statements
- Licensed Plumber
- Termite and Timber Pest Technician / Licensed Pest Controller
- Registered/Licensed Builder

Jim's Building Inspections can put you in contact with qualified and licensed providers of these and other trades services. Please contact your inspector for recommendations, or visit www.jims.net.

D5 Conclusion - Assessment of overall condition of property

- Compared to other buildings of a similar age, the visual inspection of the timber framed, brick veneer dwelling at the time of inspection was in a fair condition. All findings have been noted in the body of the report.

Installation of a termite barrier is strongly recommended as there was no evidence of installation of a previous termite management system and termite damage was identified at, but not limited to several areas throughout the subfloor. It is advised that a more invasive inspection be conducted to identify the extent of the damage. 12 monthly termite inspections, conducted by a qualified termite inspector are also advised.

Some timber stumps at, but not limited to the right side of the subfloor, along the external wall appeared to be affected by fungal decay & termite damage. Some of the new timber stumps were also found to be loose and not fixed to the associated bearers. Recommend engaging a registered builder in the short term, to provide remedial works & replace any affected timbers.

High moisture was identified at, but not limited to beneath the rear shower taps & base of the wall at the time of inspection. This creates an environment conducive to timber pest activity. Recommend engaging a licensed plumber promptly, to identify the cause of the moisture and provide remedial works where necessary.

All areas of internal and external cracking should be closely monitored. Should cracking widen, lengthen or become more numerous, a structural engineer should be engaged for further evaluation.

Other findings include but are not limited to:

- Moist conditions & mould growth identified in sub-floor. Areas of water pooling around the building were also found. Recommend engaging a licensed plumber and landscaping contractor to provide

further advice and remedial works where necessary.

- Old ceramic fuses identified in switchboard. Recommend engaging a licensed electrician to provide further advice.
- The roof exterior appeared to have areas of rust & weathering. Recommend consulting with a roofing contractor to provide further advice regarding maintenance works needed.
- Debris & rust present to the guttering. Recommend licensed roof plumber to provide further advice & handyman to remove debris to avoid accumulation.

Maintenance work items needing attention may be performed at the client's discretion. Works should not be neglected as further deterioration may occur.

Several limitations and obstructions impeded the inspection and, if feasible, should be removed, and a further inspection should be performed. Indicative images below depict some of the obstructions encountered.

For further information, advice and clarification please contact Vince McLindon on: 0490 970 459

Section D Significant Items

The following items were noted as - For your information

Noted Item

Building: Main Building
Location: All Areas
Finding: Additional Photos - Obstructions and Limitations
Information: These photographs are an indication of the obstructions and limitations which impeded full inspection of the property at the time of inspection. These obstructions can hide an array of defects and should be removed to allow full inspection to be carried out. A re-inspection is recommended once the areas are made accessible.











Noted Item

Building: Main Building
Location: Roof Void
Finding: ACM - Loose Fill Insulation
Information: Some types of loose-fill ceiling insulation may contain Asbestos fibres. The removal of a sample for lab analysis to confirm the presence of ACM is advised. In the interim, the client is advised to assume the presence of ACM. Once confirmed, removal by a Licensed Asbestos Removal firm would be recommended.

No works or disturbance should be carried out to the ACM without further specialist advice.



Noted Item

Building:	Main Building
Location:	Switchboard
Finding:	Electrical switchboard - Old ceramic fuses
Information:	It was noted that the electrical switchboard has an old ceramic fuse in place. Recommend consulting with a licensed electrician to provide further advice.



Noted Item

Building:	Main Building
Location:	Internal Walls
Finding:	Plaster - Cracking
Information:	There appears to be minor cracking in some areas of the wall linings. Cracking of this type is common in buildings of a similar age. Although this is mostly a visual defect, it is advised that the client monitor these areas.

Should cracking widen, lengthen, or become more numerous, the client should consult with a structural engineer for further evaluation.



Definitions to help you better understand this report

Access hole (cover)	An opening in flooring or ceiling or other parts of a structure (such as service hatch, removable panel) to allow for entry to carry out an inspection, maintenance or repair.
Accessible area	An area of the site where sufficient, safe and reasonable access is available to allow inspection within the scope of the inspection.
Appearance defect	Fault or deviation from the intended appearance of a building element.
Asbestos-Containing Material (ACM)	Asbestos-containing material (ACM) means any material or thing that, as part of its design, contains asbestos.
Building element	A portion of a building that, by itself or in combination with other such parts, fulfils a characteristic function. NOTE: For example supporting, enclosing, furnishing or servicing building space.
Client	The person or other entity for whom the inspection is being carried out.
Conditions Conducive to Termite Activity	Noticeable building deficiencies or environmental factors that may contribute to the presence of Termites.
Defect	Fault or deviation from the intended condition of a material, assembly, or component.
Detailed assessment	An assessment by an accredited sampler to determine the extent and magnitude of methamphetamine contamination in a property.
Inspection	Close and careful scrutiny of a building carried out without dismantling, in order to arrive at a reliable conclusion as to the condition of the building.
Inspector	Person or organisation responsible for carrying out the inspection.
Instrument Testing	Where appropriate the carrying out of Tests using the following techniques and instruments: (a) electronic moisture detecting meter - an instrument used for assessing the moisture content of building elements (b) stethoscope - an instrument used to hear sounds made by termites within building elements (c) probing - a technique where timber and other materials/areas are penetrated with a sharp instrument (e.g. bradawl or pocket knife), but does not include probing of decorative timbers or finishes, or the drilling of timber and trees and (d) sounding - a technique where timber is tapped with a solid object. (e) T3I - an instrument used to detect movement, moisture and changes in temperature within timber
Limitation	Any factor that prevents full or proper inspection of the building.
Major defect	A defect of sufficient magnitude where rectification has to be carried

	out in order to avoid unsafe conditions, loss of utility or further deterioration of the property.
Methamphetamine	An amphetamine-type stimulant that is highly addictive. Methamphetamine is a controlled substance, classified as a Class A (very high-risk) drug under the Misuse of Drug Act. This term is used as a grouping term to include all substances screened for, specifically: Ephedrine, Pseudoephedrine, Amphetamine, Methamphetamine, MDA and MDMA.
Methamphetamine contamination	A property or part of a property where the level of methamphetamine has been tested in accordance with this standard and found to exceed 0.5 micrograms/100 cm ² (Residential) or 10 micrograms/100 cm ² (Commercial).
Methamphetamine production/manufacture	The manufacture of methamphetamine, including processing, packaging, and storage of methamphetamine and associated chemicals.
Minor defect	A defect other than a major defect.
Roof space/Roof void	Space between the roof covering and the ceiling immediately below the roof covering.
Screening assessment	An assessment by a screening sampler to determine whether or not methamphetamine is present.
Serviceability defect	Fault or deviation from the intended serviceability performance of a building element.
Significant item	An item that is to be reported in accordance with the scope of the inspection.
Site	Allotment of land on which a building stands or is to be erected.
Structural defect	Fault or deviation from the intended structural performance of a building element.
Structural element	Physically distinguishable part of a structure. NOTE: For example wall, columns, beam, connection.
Subfloor space	Space between the underside of a suspended floor and the ground.
Subterranean Termite Management Proposal	A written proposal in accordance with Australian Standard AS 3660.2 to treat a known subterranean termite infestation and/or manage the risk of concealed subterranean termite access to buildings and structures.
Termites	Wood destroying insects belonging to the order 'Isoptera' which commonly attack seasoned timber.
Tests	Additional attention to the visual examination was given to those accessible areas which the consultant's experience has shown to be

particularly susceptible to attack by Termites. Instrument Testing of those areas and other visible accessible timbers/materials/areas showing evidence of attack was performed.

Timber Pest Activity	Tell-tale signs associated with 'active' (live) and/or 'inactive' (absence of live) Timber Pests at the time of inspection.
Timber Pest Attack	Timber Pest Activity and/or Timber Pest Damage.
Timber Pest Damage	Noticeable impairments to the integrity of timber and other susceptible materials resulting from an attack by Timber Pests.
Urgent and Serious Safety Hazards	Building elements or situations that present a current or immediate potential threat of injury or disease to persons.

Terms on which this report was prepared

This report is based on the condition of the property at the time of inspection. We strongly recommend re-inspection 30 days after this report is issued as the general condition of the property is likely to have changed, including the extent of defects described and instance of potential undetected defects.

This report has been prepared in accordance with and subject to the pre-inspection agreement in place between the parties, which forms part of this Report.

This Report is prepared for the client identified above and may not be relied on by any other person without our express permission or by the purchase of this Report on our website.

SPECIAL ATTENTION SHOULD BE GIVEN TO THE SCOPE, LIMITATIONS AND EXCLUSIONS IN YOUR PRE-INSPECTION AGREEMENT AND THIS REPORT

Any of the exclusions or limitations identified for this Report may be the subject of a special-purpose inspection which we recommend being undertaken by an appropriately qualified inspector

RELIANCE AND DISCLOSURE

This report has been prepared based on conditions at the time of the report.

We own the copyright in this report and may make it available to third parties.

If your Property is in the Australian Capital Territory, you acknowledge we will make certain information about this Report available to the ACT Government for inclusion in the building and pest inspections public register if required under the *Civil Law (Sale of Residential Property) Act 2003*. This will include the fact the report has been prepared, the Property street address, date of the inspection, the name of the person who prepared the report and (if applicable) the entity that employs them.

UNDETECTED DEFECT RISK RATING

If this Report has identified a medium or high-risk rating for undetected defects, we strongly recommend a further inspection of areas that were inaccessible. This may include an invasive inspection that requires the removal or cutting of walls, floors or ceilings.

If the Property has been vacant for a period of time, moisture levels or leaks may not be detectable at the time of the inspection because often only frequent use of water pipes (showers, taps etc) result in a leak being identifiable. We advise further testing on pipes and water susceptible areas (such as the bathroom and laundry) after more frequent use has occurred.

IMPORTANT SAFETY INFORMATION:

This is not a report by a licensed plumber or electrician. We recommend a special-purpose

report to detect substandard or illegal plumbing and electrical work at the Property

This is not a smoke alarm report. We recommend all existing detectors in the Property be tested and advice sought as to the suitability of number, placement and operation.

This is not an asbestos report. There are potential products in the Property containing asbestos that will not be identified in this report. In order to accurately identify asbestos, we recommend performing an asbestos inspection, particularly for buildings built prior to 1988.

This is not a report on safety glass. Glazing in older homes may not reflect current standards and may cause significant injury if damaged. Exercise caution around the glass in older homes.

This is not a report on window opening restrictions. We have not inspected window opening restrictors. Window openings in older buildings may not reflect current standards and can be a potential risk. Window opening restrictors are advised for all second story or above windows with sill heights below 900mm. Some states make this a mandatory requirement. Owners should enquire of their local and state requirements to ensure compliance.

This is not a report on pool safety. If a swimming pool is present it should be the subject to a special purpose pool inspection.

External Timber Structures - Balcony and Decks. It is strongly recommended that a Structural Engineer is required to assess distributed load capacity of external timber structures such as balconies and decks, alerting users of the load capacity. Regular maintenance and inspections by competent practitioners to assess the ongoing durability of exposed external timber structures are needed.

This is not a Group Titled Property Report as per AS4349.2. If you require a report for a Group Titled Property as per this standard, please seek a separate inspection for Group Titled Properties.

MOISTURE

The identification of moisture, dampness or the evidence of water penetration is dependent on the weather conditions at the time an inspection. The absence of dampness identified in this Report does not necessarily mean the Property will not experience some damp problems in other weather conditions or that roofs, walls or wet areas are watertight.

Where the evidence of water penetration is identified we recommend detailed investigation of waterproofing in the surrounding area monitoring of the affected area over a period of time to fully detect and assess the cause of dampness.

MAINTENANCE OF THE PROPERTY

This Report is not a warranty or an insurance policy against problems developing with the Property in the future. Accordingly, a preventative maintenance program should be implemented which includes systematic inspections, detection and prevention of issues. Please contact the inspector who carried out this inspection for further advice.

It is strongly advised that appropriate steps be taken to remove, rectify or monitor any evidence of

conditions conducive to timber pest activity. Undertaking thorough regular inspections at intervals not exceeding twelve months (or more frequent inspections where the risk of timber pest attack is high or the building type is susceptible to attack). To further reduce the risk of subterranean termite attack, implement a management program in accordance with Australian Standard AS3660. This may include the installation of a monitoring and/or baiting system, or chemical and/or physical barrier. However, AS3660 stresses that subterranean termites can bridge or breach barrier systems and inspection zones and those thorough regular inspections of the building are necessary.

NO CERTIFICATION

- a) The Property has been compared to others of a similar age, construction type and method that had an acceptable level of basic maintenance completed.
- b) We don't advise you about title, ownership or other legal matters like easements, restrictions, covenants and planning laws. None of our inspections constitutes approval by a Building Surveyor, a certificate of occupancy or compliance with any law, regulation or standard, including any comment on whether the Property complies with current Australian Standards, Building Regulations or other legislative requirements.

RECTIFICATION COSTS

We don't provide advice on the costs of rectification or repair unless specifically identified in the scope of the Report. Any cost advice provided verbally or in this report must be taken as of a general nature and is not to be relied on. Actual costs depend on the quality of materials, the standard of work, what price a contractor is prepared to do the work for and may be contingent on approvals, delays and unknown factors associated with third parties. No liability is accepted for costing advice.