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Natwest Group – Capital Investment Programme (CIP)

**Natwest Hitchin
12 High Street
Hitchin
Hertfordshire
SG5 1BH**

Photographic condition report

February 2026



Reference: 26-035-BS-R



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1.0 EXECUTIVE SUMMARY

- 1.1 Instructions were received to carry out an inspection and prepare a condition report on the Natwest retail branch at 12 High Street, Hitchin, Hertfordshire, SG5 1BH. Owing to concerns regarding structural movement and moisture ingress emanating from the various roof portions.
- 1.2 The property occupies a corner plot at the junction between Brand Street and the High Street within the centre of Hitchin in Hertfordshire. It is principally arranged over two storeys and extended to the rear. Retail banking is provided at ground floor level, surmounted by office/ storage accommodation above.
- 1.3 An inspection was carried out on Tuesday 10th February 2026.
- 1.4 The inspection determined a number of defects, with a requirement for refurbishment works - summarised as follows:
- A. Full refurbishment of main roof including pitched and central crown portions.
 - B. Full refurbishment of flat roofs.
 - C. Localised repairs to pitched roof projection.
 - D. Repair and decoration of cast iron rainwater goods to front elevations.
 - E. Replacement of rainwater goods to rear elevations.
 - F. Repair and decoration of louvre screen and door leading to Plant Room.
 - G. Replacement of defective roof-lights and roof window.
 - H. Repair defective edge protection to rear flat roof.
 - I. Brickwork repairs and re-pointing to chimneystack.
 - J. Repair and decoration of high-level section of render to party wall.
 - K. Monitor internal cracking at first floor level.
 - L. Refurbishment of pavement lights.
 - M. Damp proofing works at basement level.
 - N. Cost option to repair and decorate the windows to upper floor on front facing elevations.
 - O. Internal making good and decoration.

It should be noted that a full building survey has not been undertaken and an inspection of the remaining elements of the property, nor the building services has been carried out.

- 1.5 The building is located in a Conservation Area as designated under the Planning (Listed Buildings/ Conservation Areas) Act 1990, accordingly Planning permission would be required for any material alterations.
- 1.6 Building Regulation approval will be required for the roof refurbishment works.
- 1.7 The building is attached on the south facing and west facing elevations; accordingly, it is likely an oversailing license will be required for any access scaffold.
- 1.8 It is recommended that an asbestos Refurbishment & Demolition (R&D) survey of the affected areas be undertaken prior to any works being carried out.

2.0 BRIEF & DESCRIPTION

2.1 Instructions

Instructions have been received to carry out an inspection of the NatWest retail banking branch at 12 High Street, Hitchin, Hertfordshire, SG5 1BH.

For clarity, the inspection comprised the following areas:

1. Water ingress emanating from the roof portions
2. Assessment of structural movement at first floor level
3. Evidence of moisture ingress at basement level

2.2 Property description

The building is a retail banking branch attached to adjoining properties, adjacent to the west and south facing elevations. It is principally arranged over two storeys with additional accommodation located within the main roof space and at basement level.

The building is located in a Conservation Area as designated under the Planning (Listed Buildings/ Conservation Areas) Act 1990.

2.3 Date of inspection

An inspection was carried out by Philip Woolston MRICS of Oswicks Building Surveyors on Tuesday 10th February 2026.

2.4 Weather conditions

The weather conditions at the time of the inspection were overcast and damp, with an ambient temperature of approximately 9°C.

2.5 Orientation

Reference to the orientation of the building is based on the reader viewing the front elevation externally.

2.6 Location

The property occupies a corner plot at the junction between Brand Street and the High Street within the centre of Hitchin in Hertfordshire. It is surrounded by similar commercial premises including retail outlets, cafeterias, restaurants and office space.

St Mary's Church lies within approximately a quarter mile to the east, accessed via Bancroft.

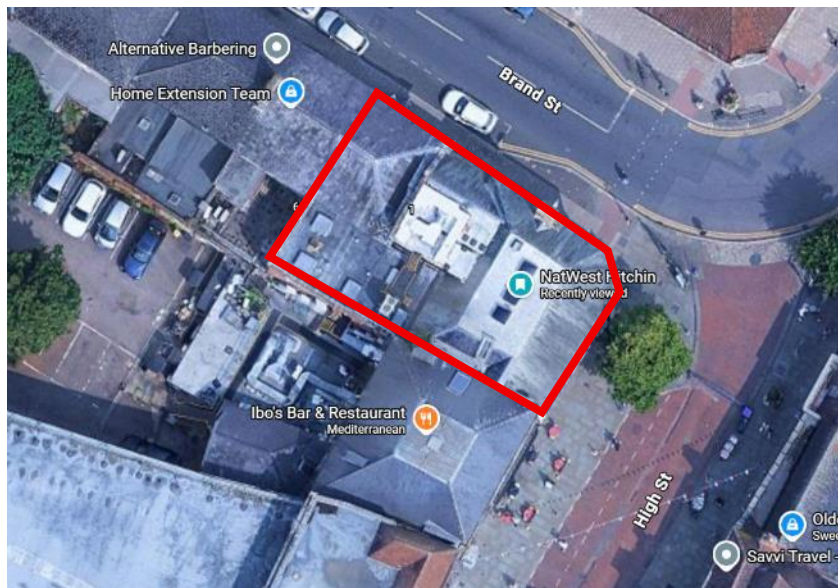


Figure 1 - Site aerial photograph

2.7 Limitations

A visual inspection of the building fabric, mechanical and electrical services was undertaken only. No intrusive testing of the mechanical, or electrical services installation was carried out during the time of the survey. An asbestos survey has not been undertaken and it should be presumed that the premises contain asbestos containing materials. The duty holder has a responsibility to identify the presence of asbestos in all its forms and to manage the presence of asbestos safely and in accordance with legislative requirements. Where materials are strongly suspected to contain hazardous materials such as asbestos, recommendations have been made for testing and removal as necessary.

Those parts of the structure, or its services that are built in, covered up, or made inaccessible during the inspection were not inspected. The survey did not include specialist inspections, or tests in respect of the materials used in construction or services.

2.8 Testing

A *Protimeter* moisture meter was used to measure moisture levels in plaster finishes and internal timber joinery. The device was calibrated prior to use and the battery replaced. It should be noted that a moisture meter alone has not been used to assess the presence of damp, it is purely treated as a method of substantiating the sensory findings of the surveyor.

2.9 Summary of construction

It is estimated the building was originally constructed circa 1900, with later additions to the rear. The main roof is dual pitched, timber framed and weathered in a natural slate covering, with a central crown weathered in asphalt.

Lower flat roof portions are also timber framed and weathered in asphalt, housing a number of rooflights which are redundant and have been over boarded.

External walls are of solid masonry construction formed from brickwork laid in *English* bond with stone fenestrations including banding, window surrounds and a pediment detail to the main entrance.

Windows and doors are of solid timber manufacture fitted with single glazing.

2.10 Key to terms used

<u>Sound</u>	Denotes almost perfect condition having regard to all circumstances of age, locality, and use.
<u>Good</u>	Indicates, that although suffering from blemishes and faults attributable to wear and tear, the item is of reasonable standard and there are no major defects and that the particular item does not require attention unless specifically stated elsewhere.
<u>Fair</u>	Of a lesser standard than might be reasonably expected, having regard to the age and location of the property and its users. The item requires attention to bring it to a reasonable standard.
<u>Poor</u>	Having exceptionally low standard, having regard even to age and location of the property, and its users.
<u>Generally</u>	This term is used where the condition is slightly below those outlined above, but not to the extent of dropping to the next category.
<u>WC</u>	Wash hand basin
<u>WHB</u>	Water closet
<u>TRV</u>	Thermostatic regulator valve

3.0 SUMMARY OF FINDINGS

In addition to the photographs referenced within the main body of the report (photograph A, B, C....), a photographic schedule is also included within the appendices.

3.1 Main roof

The main roof to the building is dual pitched and constructed with a central crown weathered in asphalt. The pitched portions are clad with natural slate and were generally found to be in poor condition in areas, with a number of damaged and missing sections were identified (photograph 9 & 10). This has resulted in moisture ingress internally within the second floor accommodation, indicating that the covering has failed with a requirement for full refurbishment (photographs 12, 13, 14 & 15).

3.2 The inspection within the eaves' storage indicates the roof is close boarded, with an absence of sarking felt (photograph 15). It is therefore recommended this be overlaid with a breathable membrane to provide both weathering and drafting mitigation. The principal role of sarking felt is to prevent draughts, with the added benefit of protection of the roof-space from driving rain. Installing a new breathable membrane would improve the thermal performance of the building.

3.3 Photograph A shows the asphalt to the flat crown portion appeared to be slumping and fractured and further evidence of moisture ingress was noted internally, indicating a problem has been sustained for a prolonged period.



Asphalt is susceptible to wear due to variable weather conditions, particularly the heating and cooling effects of solar radiation. Where the surface is not adequately protected creasing commonly occurs, leading to blistering and splitting of the waterproofing material.

Photograph A – Cracking to asphalt

3.4 The perforations in the asphalt provide an avenue for water ingress, commonly leading to penetrating moisture ingress. Based on the findings of the inspection, it is recommended that the roof be refurbished in its entirety in order to mitigate the risk of further moisture ingress.

3.5 The central crown houses three rooflights, all of which have been over boarded and are no longer functional. Given the building's location within a Conservation Area, removal would require Planning Permission. It is therefore recommended the units be replaced to provide natural light to the second floor accommodation.

3.6 It is recommended consideration be given to replacing the asphalt with a built-up elastomeric mineral felt waterproofing system complete with polyisocyanurate (PIR) insulation, in order to improve thermal performance.

- 3.7 Photograph B shows a channel gutter is provided to the left hand side, adjacent to the adjoining property. It appears to have been originally weathered in asphalt, although a liquid waterproofing system has been applied retrospectively.

Despite the liquid coating being in reasonable condition, this is considered to be a temporary repair only, with a requirement for full refurbishment.



Photograph B – Channel gutter

- 3.8 The adjoining pitch houses a timber framed roof light that has visibly failed, and evidence of moisture ingress was noted internally to the plaster soffits (photograph 13). It is recommended the rooflight be replaced as part of the main roof and the valley fully weathered to match the crown.

- 3.9 A second pitched roof portion is provided to the rear of the property, albeit generally in fairer condition than that to the main roof above (photograph 6). There is evidence that localised slate repairs have been carried out and it is recommended that similar replacement works be undertaken – Photograph C.

A valley gutter is sited at the junction between the two building portions weathered in lead. This was visibly lifting in areas and it is recommended it be redressed, including renewal of the lead flashing to the wall adjacent.



Photograph C – Pitched roof and valley

Roof joinery

- 3.10 Photograph D shows timber joinery items to the front of the property include fascia, soffit and cornice detailing, decorated in gloss paint.

Evidence of flaking paintwork was noted in multiple locations with early indications of rot infestation (photograph 2). It is therefore recommended the timber sections be repaired and decorated, to avoid further deterioration and the need for costly replacement.



Photograph D – Main roof eaves

Flat roofs

- 3.11 The building is constructed with two additional flat roof portions at the rear, both weathered in asphalt, similar to the crown roof above (photograph 8). The asphalt was found to be blistering, slumping and fractured and again evidence of extensive moisture ingress was noted internally within the accommodation at second and first floor level. Full refurbishment is therefore recommended including the introduction of PIR insulation, in order to improve thermal performance.

- 3.12 Photograph E shows the lower flat roof appears to be overlaid with a glass reinforced plastic (GRP) waterproofing system that was found to be suffering from *alligating* and loss of adhesion.

Defects of this type are typically caused by solar exposure and/ or the aging of the coating. The fissures pose a risk of water ingress, with remedial action strongly recommended.



Photograph E – Lower flat roof

- 3.13 The upper flat roof houses an air handling unit (AHU) and ductwork. It is recommended this be adapted and temporarily removed in order to enable refurbishment of the roof covering and address the water ingress being experienced within the accommodation beneath (photograph 23).

The ductwork to the AHU is generally in poor condition, envisaged to be a contributing factor to the water ingress being experienced within the accommodation beneath. It is therefore recommended it be overclad to ensure suitable weathering is provided.

- 3.14 Access to the roof areas is gained via a doorway located in a louvred panel measuring approximately 3m (width) x 1.2m (height) – Photograph F.

The louvre is surrounded by a lead flashing and located in a partition constructed with vertical slates to the outer face. Full refurbishment is recommended including re-hanging of the slates, together with repair and decoration of the timber subframe and metal louvre.



Photograph F – Louvre screen

Edge protection

- 3.15 Despite evidence that edge protection has been installed within the two year period prior to the inspection, a defective section was noted to the upper flat roof and it is recommended this be adapted, as it fixes through the waterproofing beneath (photograph 24).

Rainwater goods

- 3.16 Photograph G shows rainwater goods to the building are of cast iron manufacture decorated in gloss paint.

As with the roof joinery, the installation was found to be damaged in areas and suffering from corrosion, with a requirement for localised repair and redecoration.



Photograph G – Rainwater goods

Chimneystack

- 3.17 The building benefits from a single chimneystack located on the west facing pitch. This is of solid masonry construction with corbel detailing at the crown.

- 3.18 Despite no evidence of progressive structural movement, slight deterioration was noted to mortar and it is recommended localised re-pointing works be carried out.

Replacement of the lead flashing at the junction with the slate covering adjacent should be carried, as part of the refurbishment of the latter.



Photograph H – Chimneystack

External walls

- 3.19 External walls to the building are primarily of solid masonry construction formed from brickwork laid in *English* bond with stone fenestrations. Generally, brickwork to the front facing elevations was found to be in good condition with evidence that refurbishment works have been carried out on a continual basis. Nonetheless, some evidence of fragmentation was identified and it would be prudent to carry out localised re-pointing works, during any planned erection of a scaffold.

Structural movement

- 3.20 It is understood the building has suffered from structural movement and evidence of cracking was identified internally, within the accommodation at first floor level. Where visible, fractures measure between hairline and 3mm in thickness, predominantly located at the junction between the load bearing walls and masonry partitioning (photographs 17 & 18).
- 3.21 The Building Research Establishment (BRE) Digest 251 classifies cracking based on its width - providing guidance accordingly:

“Cracking that measures between 1mm to 5mm is classified as Category 2 – Slight. These cracks can be easily filled and redecoration is probably required. Cracks are often not visible externally and recurrent cracks can be masked by suitable linings. Some external re-pointing may be required to ensure weather-tightness. Doors and windows may stick slightly.”

- 3.22 Based on the findings of the inspection, it is recommended that the condition of the walls be monitored in accordance with BRE Digest 343 for twelve months to ensure any evidence of seasonal movement is recorded.

Should further movement be noted, it is recommended that additional advice be sought. It is envisaged that possible remedial repairs would involve the installation of steel strapping, although it should be noted that at the time of the inspection it is deemed unlikely that this will be required.



Photograph I – Evidence of cracking at first floor level

Windows & Doors

- 3.23 The windows to the property are of solid timber manufacture in a vertical sliding sash design, fitted with single glazing.
- 3.24 Photograph J shows that despite generally being in fair condition there is evidence that moisture ingress is emanating from the perimeter of some frames, indicating that the mortar fillets have failed.

Although decorations are considered reasonable, it would be prudent to consider refurbishment during any planned erection of a scaffold, in order to maximise capital expenditure.



Photograph J – Water ingress emanating from window frames

- 3.25 Decoration of windows and doors located at ground level are not scaffold dependant, but would benefit from redecoration as part of the building's cyclical maintenance regime.

Basement

- 3.26 The inspection within the basement revealed evidence of moisture ingress envisaged to be caused by hydroscopic pressure. Depending on the proposed use for the space, localised repairs and the application of a moisture resistant render may suffice, with specific attention given to the affected areas located adjacent to the gas meter.

Evidence of corrosion was noted in the gas supply pipework and it is recommended plaster repairs be undertaken at this location.



Photograph K – Damp ingress at basement level

Pavement lights

- 3.27 The inspection revealed evidence of damp ingress at basement level, deemed to be emanating from a combination of the high water table and defective pavement lights – Photographs L.

It is common for pavement lights of this type to suffer from degradation, and it is recommended they be refurbished to ensure a suitable seal is maintained.



Photograph L – Pavement light

4.0 CONCLUSION & RECOMMENDATIONS

Generally the building envelope was found to be in reasonable condition, with evidence that the front facing elevations had been refurbished within the two year period prior to the inspection. Nonetheless, water ingress was visible in multiple locations, emanating from a combination of defective roof coverings, windows and pavement lights.

The natural slate covering to the main pitched roof is exhibiting a number of defects, including missing and damaged slates, poorly dressed and missing leadwork, together with undulation to the timber frame. Discolouration was noted within the main roof-space, raising concerns regarding the risk of rot infestation and it is recommended the roof be fully refurbished on this basis.

The majority of the flat roofs are weathered in asphalt that was visibly rucking and blistered, with perforations result in water ingress. Full refurbishment is recommended with the installation of a built-up elastomeric felt waterproofing system, complete with insulation.

Despite being in serviceable condition, the decorative coating to the timber framed windows to the front facing is flaking excessively, with early evidence of rot infestation. Given the need to erect a scaffold to enable access to the main roof, repair and decoration of the windows is recommended.

The water ingress at basement level is emanating from a combination of defective pavement lights and the high water table, with refurbishment recommended. Damp proofing works are also required within close proximity to gas supply pipework.

It should be noted that a full building survey has not been undertaken and the inspection has been limited to the specific areas detailed within this report only.

4.1 Proposed Scope of Works

Based on the findings of the inspection, it is recommended the following works be undertaken:

Scaffold, Access & Edge Protection	Supply and erect, maintain and dismantle suitable independent access scaffolding and edge protection to facilitate safe access to front, both sides and rear elevation up to main roof eaves level. Allow for temporary power of 110v for hoist and water supply. Allow for hoarding to the perimeter of the site.
Asbestos	Undertake an asbestos refurbishment and demolition (R&D) survey to affected elevations prior to works commencing.
Drainage	CCTV investigation into drainage system to ensure system is free from defect and free flowing. Jet wash and flush through all rainwater goods and outlets to front, side and rear elevation.

Environmental clean	Ensure all vegetation, moss growth and debris is removed to all areas including roof portions and all workings area upon completions of works.
Main roof	Full refurbishment of main roof including stripping and reinstatement of existing natural slate covering with a nominal allowance for replacement. Slate covering to be re-hung off new battens with the installation of a breathable membrane, replacement battens and insulation.
Flat roofs	Installation of a built-up multi-layer elastomeric mineral felt waterproofing system, complete with PIR insulation to improve thermal performance. Replacement of single timber framed roof window.
Roof-lights	Replacement of fragile domed rooflights to central crown to main roof.
Leadwork	Replacement of all leadwork to all roof portions.
Rainwater goods	Repair and decorate cast iron rainwater goods to front facing elevations. Replacement of defective rainwater good to rear elevations.
Roof joinery	Repair and decoration of timber roof joinery.
Coping stones	Inspection, repair, re-bedding and re-jointing of coping stones to flat roofs.
Louvre screen	Refurbishment of louvre screen including, rehangng of slates, together with repair and decoration of all metalwork and timber joinery.
Edge protection	Repair existing non-compliant and defective free standing edge protection to rear flat roof.
Basement	Repair and decoration of gas supply pipework together with damp proofing works. Replacement of roof-lights.
Internal making good	Reinstate internal building fabric where ongoing water ingress has been experienced. Works include, plaster repairs, decoration and replacement of suspended ceiling tiles.

4.2 Recommended additional works

Due to the requirement for scaffold erection, it is recommended consideration be given to undertaking the following works at high level:

Front elevation	Repair and decorate all timber framed upper floor windows and doors to all elevations. Cleaning, brickwork repairs and re-pointing.
Anti-roosting measures	Renew anti-roosting wires and netting.

4.3 Landlords consent & Neighbourly matters

It is understood the building is owned on a Freehold basis, accordingly there is no requirement for landlords consent.

The building is attached on the south facing and west facing elevations, accordingly it is likely an oversailing license will be required for the access scaffold. As the work is deemed necessary for maintenance purposes, it is deemed likely access can be gained under the Access to Neighbouring Land Act 1992.

4.4 Town and Country Planning (General Permitted Development) Order 1995

The building is located in a Conservation Area as designated under the Planning (Listed Buildings/ Conservation Areas) Act 1990, accordingly Planning permission would be required for any material alterations.

4.5 Building Regulations & Building Safety Act 2022

Building Regulation approval will be required for the roof refurbishment works.

In addition to obtaining Building Regulation approval, consideration should also be given to the need to provide Principal Designer duties in order to discharge client obligations under the Building Safety Act 2022 (BSA).

4.6 Control of Asbestos Regulations 2012

It is recommended that a Refurbishment & Demolition (R&D) survey of the affected areas be undertaken prior to any works being carried out. Any suspect materials should be tested by a United Kingdom Accreditation Service (UKAS) specialist laboratory. Removal should be undertaken by a specialist licensed asbestos removal contractor (LARC) in accordance with the Control of Asbestos Regulations 2012.

4.7 Construction (Design & Management) Regulations 2015

Based on the extent of the recommended works and the number of working days, the project is unlikely to be deemed notifiable under the Construction (Design & Management) Regulations 2015. Nonetheless, it is recommended clarification be sought upon agreement of the final Scope of Works.

It should be noted Part 2 of the CDM Regulations applies to all projects with the need to appoint a Principal Designer and Principal Contractor, to prepare the Pre-Construction Information (PCI), Construction Phase Plan (CPP) and Health & Safety File.

Specific Risk Assessment & Method Statements (RAMS) should be prepared for all works, with consideration given to the following:

- Asbestos
- Scaffold access equipment
- Working at height
- Roofing works
- Glazing works
- Internal plaster repairs and making good

It should be noted the above list is not exhaustive and is indicative only. It is the responsibility of the Principal Contractor to ensure all RAMS are in place and approved, for the agreed works.

Title: Photographic condition report
Address: NatWest Hitchin, 12 High Street, Hitchin, SG5 1BH
Date: February 2026



APPENDIX I

Photographic Schedule



1. Main roof



2. Roof joinery



3. Party wall



4. Main roof-space



5. Main roof



6. Roof to rear projection



7. Second floor accommodation



8. Flat roof to rear



9. Damaged slates



10. Loose slates



11. Poor flashing detail



12. Water ingress from main roof



13. Water ingress from main roof



14. Water ingress from main roof



15. Mian roof-space



16. Water ingress from central crown



17. Cracking at first floor level



18. Cracking at first floor level



19. Penetrating moisture ingress at basement level



20. Penetrating moisture ingress at basement level



21. Timber decay to supporting post



22. Timber decay to supporting post



23. Defective ductwork



24. Defective edge protection

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Address: NatWest Hitchin, 12 High Street, Hitchin, SG5 1BH
Date: February 2026



APPENDIX II

Plan drawings

VERIFICATION
Approved for issue Date

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