

Oswick Ltd (Head Office)
5/7 Head Street, Halstead
Essex, CO9 2AT



Tel: 01787 477559
Email: info@oswicks.co.uk
Web: www.oswicks.co.uk

Natwest Group – Capital Investment Programme (CIP)

**Natwest Worthing
27 South Street
Worthing
BN11 3AR**

Photographic condition report

February 2026



Reference: 26-017-BS-R



CONTENTS

1.0 EXECUTIVE SUMMARY

2.0 BRIEF & DESCRIPTION

- 2.1 Instructions
- 2.2 Property description
- 2.3 Date of inspection
- 2.4 Weather conditions
- 2.5 Orientation
- 2.6 Location
- 2.7 Limitations
- 2.8 Testing
- 2.9 Summary of construction
- 2.10 Key to terms used

3.0 SUMMARY OF FINDINGS

- Roofs
- Walls
- Windows & Doors
- Floors
- External areas

4.0 CONCLUSIONS & RECOMMENDATIONS

- 4.1 Proposed Scope of Works
- 4.2 Recommended additional works
- 4.3 Landlords consent & Neighbourly matters
- 4.4 Town and Country Planning (General Permitted Development) Order 1995
- 4.5 Building Regulations & Building Safety Act 2022
- 4.6 Control of Asbestos Regulations 2012
- 4.7 Construction (Design & Management) Regulations 2015

APPENDIX

- I Photographic schedule
- II Plan drawings

Copyright Clause

The copyright of this document is vested with Oswicks Building Surveyors and may not be reproduced in part or whole without express written permission. No beneficial rights to its content or the usage thereof shall accrue to the client until full payment has been received. The report and the contents thereof are subject to Oswicks Building Surveyors standard terms and conditions.

Disclaimer Clause

The document and the information contained herein are for the exclusive use of the named recipients and Oswicks Building Surveyors accepts no responsibility for any consequences arising from unauthorised use by any other person(s).

1.0 EXECUTIVE SUMMARY

- 1.1 Instructions have been received to carry out an inspection and prepare a condition report on the Natwest retail branch at 27 South Street, Worthing, BN11 3AR owing to concerns regarding water ingress emanating from the roof portions and the poor condition of the cladding to the front elevation.
- 1.2 The building is located in the centre of Worthing in West Sussex. It is principally arranged four storeys and extended to the rear over a two and three storeys. Retail banking is provided at ground floor level, surmounted by office and ancillary storage accommodation above.
- 1.3 An inspection was carried out on 15th January 2026.
- 1.4 The inspection determined a number of defects, with a requirement for remedial works - summarised as follows:
- A. Refurbishment of the flat roof portions
 - B. Investigations into the condition of the granite cladding to the front elevation
 - C. Plastic mortar and indent repairs to granite cladding to the front elevation
 - D. Replacement of the aluminium life expired windows
 - E. Internal making good and decoration
- 1.5 The building is located in a Conservation Area as designated under the Planning (Listed Buildings/ Conservation Areas) Act 1990, accordingly Planning permission will be required for the replacement of the windows.
- 1.6 Building Regulation approval will be required for the roof refurbishment and window installation.
- 1.7 The building is located in a terrace, 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 and prepare a condition report on the Natwest retail branch at Worthing, 27 South Street, Worthing, BN11 3AR.

For clarity, the inspection comprised the following areas:

1. Condition of the cladding to the front elevation
2. Reports of water ingress emanating from roof level
3. The condition of the windows to the front elevation

2.2 Property description

The property is a commercial premises arranged over four storeys and extended to the rear over two and three stories.

Retail banking is provided at ground floor level surmounted by a combination of storage and office accommodation to the upper floors.

2.3 Date of inspection

An inspection was carried out by Philip Woolston MRICS of Oswicks Building Surveyors on 15th January 2026.

2.4 Weather conditions

The weather conditions at the time of the inspection were overcast and raining, with an ambient temperature of approximately 7°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 building is located on South Street, to the south of Worthing in West Sussex. It is sited approximately ¼ mile north of the south coast and surrounded by similar commercial premises, including retail outlets, cafeterias and restaurants.

Principal access is gained via the east facing public entrance located on the front elevation adjacent to South Street, with a subsidiary entrance at the rear fronting an access road located off Bank Passage to the west.



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 1960 and principally concrete framed, with the front elevation clad in granite and housing six bay windows.

The main roof is flat and although the inspection was restricted, it is understood to be weathered in an asphalt covering. Windows are manufactured from extruded aluminium frames fitted with single glazing, with a single PVCu framed window provided to the rear.

It is estimated the extended portion was constructed circa 1980. Again, surmounted by flat roofs weathered in a mineral felt covering.

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

A thorough investigation into the condition of the main roof was not possible at the time of the inspection due to restricted access. Although some evidence of moisture ingress was noted internally, this appeared to be historic, suggesting the covering is operating correctly. Nonetheless, it would be prudent to carry out further investigations upon erection of a scaffold, with a cost option for full refurbishment.

- 3.2 Concerns are raised regarding the condition of the granite coping stones surmounting the parapet walls on the front and side elevations – Photograph A. The former poses a risk of falling masonry on the public thoroughfare beneath, meaning it is imperative measures be taken to ensure the copings are adequately supported.



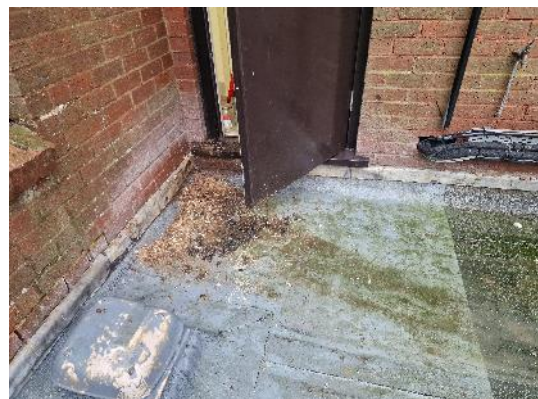
Photograph A – Coping stones to main roof

Re-bedding is recommended at the same time as any future refurbishment of the front elevation to ensure adequate protection is maintained in the long term.

Roofs to rear projections

- 3.3 The roofs to the projecting portions at the rear are flat and weathered in a mineral felt covering that is estimated to be in excess of 30 years of age.

- 3.4 Both roofs were found to be exhibiting a number of defects, with evidence of reactive patch repairs have been undertaken previously and moisture ingress visible within the internal accommodation beneath – Photographs B, 14 15, 16, 17 & 18.



Photograph B – Rear flat roof

- 3.5 The level of degradation identified and the evidence of moisture ingress internally indicates that extensive failure is imminent – estimated to be within the next 12 months.

- 3.6 Based on the overall poor condition of the felt and the level of moisture ingress visible internally, it is recommended the roofs be refurbished in their entirety. Should a decision be made to proceed with full refurbishment, insulation will need to be introduced to improve thermal performance and ensure compliance with Part L of the Building Regulations.
- 3.7 In addition to the poor condition of the flat roof covering, concerns are also raised regarding the height of edge protection to the lower flat roof. The parapet wall extends approximately 840mm in height, posing a risk of falling. It is therefore recommended edge protection be installed to ensure compliance with Part K of the Building Regulations and the Work at Height Regulations 2005.

Front elevation

- 3.8 The building is concrete framed and finished with hewn granite cladding panels to the front elevation. Each panel is known to have a nominal dimension of approximately 550mm (w) x 1500mm (h) x 35mm (d). Concerns have been raised regarding evidence of displacement and the associated risk to posed to users of the public pavement beneath (photograph 1).
- 3.9 Photograph C shows the panels are principally butt jointed, albeit a white jointing material – possibly cementitious, has been used and found to be spalling excessively.

The fixing methodology of the cladding could not be ascertained at the time of the survey. Although it is understood investigations have been carried out previously by others, the exact fixing methodology is unknown, deemed likely to be combination of mechanical and chemical connections.



Photograph C – Granite cladding to front elevation

- 3.10 Photographs D & 3 show slight evidence of distortion on the front elevation, with mis alignment indicating possible failure of fixings.

Previous investigations indicate phosphor-bronze tie wires are chemically bonded back to the concrete frame, with panels supported off shelf angles at each storey level. Movement in the tie wires and/ or angle connections would result in displacement, but would require further intrusive investigations to establish the exact condition.



Photograph D - Cladding

Bay windows

- 3.11 Granite panelling is also provided to the head and foot of the bay windows and was found to be in lesser condition, with evidence of poor alignment and missing sections.

- 3.12 Photograph E illustrates sections of the cladding have been purposefully removed, envisaged to mitigate the risk of falling masonry (photograph 4).

Given the risk, it is recommended that all sections be either re-fixed, or replaced with an alternative construction detail to ensure adequate support is maintained in the long term.

Replacement options include; rendering, high pressure laminate (HPL), polyester powder coated cladding.



Photograph E – Removed cladding to foot of bay window

- 3.13 The roofs to the bay windows appear to have been originally weathered in asphalt with a liquid waterproofing system applied retrospectively. It is estimated was applied within the two year period prior to the inspection and no indication of corresponding moisture ingress was noted internally, indicating waterproofing is operating as intended.

Windows

- 3.14 The windows to all elevations of the building are manufactured from extruded aluminium frames and were generally, found to be in poor condition. Windows of this type are thermally inefficient, suffering from cold bridging, that results in mould growth associated with condensation (photographs 8 & 13).

- 3.15 As described previously, mastic sealant applied to the perimeter of the window frames has failed, posing a risk of moisture ingress that was visible in areas – Photographs F & 9.

Openers were also found to be fixed shut and where operable, pose a risk of falling debris on the public thoroughfare beneath. Replacement of the bay windows is required at the same time as failed cladding, possibly introducing polyester powder coated panelling as described previously.



Photograph F – Typical window to front elevation

-
- 3.16 In addition to the poor condition of the fabric, concerns are raised regarding thermal performance and it is recommended the windows be replaced, with a more energy efficient multi-glazed installation - similar to those installed on the rear elevation of the extended portion (photograph 22).
- 3.17 In addition to the windows located on the front elevation, it is also recommended those located on the rear be replaced to address similar issues with moisture ingress, condensation and poor thermal performance.

4.0 CONCLUSION & RECOMMENDATIONS

Generally the building was found to be maintained to a reasonable standard, albeit a number of urgent remedial works are required to address ongoing water ingress and the risk of falling masonry from the front elevation.

The flat roof portions to the rear projections are in poor condition, with evidence of water ingress visible internally. Full refurbishment, including the introduction of insulation, is recommended. Consideration should also be given to refurbishing the main roof, as evidence of historic water ingress was also identified.

Movement has been identified in the granite cladding to the front elevation, with visible displacement and failure of fixings noted to the bay windows. Further intrusive investigations are recommended, with an allowance for localised repairs and re-pointing complete.

The windows to the building are manufactured from extruded aluminium frames and fitted with single glazing. They were found to be in poor condition, exhibiting moisture ingress and condensation. Replacement is recommended to ensure suitable weathering is maintained, whilst improving thermal performance.

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. Removal floor tiles to second floor vacant flat known to be manufactured from asbestos containing materials (ACM).
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 rear car park and all workings area upon completions of works .

Roof portions	Removal of all remnants of vegetation and debris to all roof areas including pitched and flat roof portions, allowing to clean and flush through rainwater goods.
HVAC installation	Validation of air-conditioning units to rear with allowance to remove any redundant non-operational units located on rear flat roofs.
Lower flat roofs	Full refurbishment with the installation of a built-up multi-layer elastomeric mineral felt waterproofing system including the installation of PIR insulation to improve thermal performance and ensure compliance with the Building Regulations.
Edge protection	Replacement of existing non-compliant free standing edge protection to rear flat roof portions.
Cladding	Remove all remnants of vegetation including all foliage, algae, moss growth and the like. Investigations into the condition of the granite cladding, with an allowance for localised plastic mortar and indent repairs, together with re-pointing complete.
Windows to front elevation	Replacement of windows to upper floors with polyester powder coated aluminium framed double glazed units.
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:

Main roof	Full refurbishment with the installation of a built-up multi-layer elastomeric mineral felt waterproofing system including the installation of PIR insulation.
Rear windows	Replacement of windows to upper floors with polyester powder coated aluminium framed double glazed units. Repair and decoration of timber door and metalwork.

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 property is situated within a shared building, 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 will be required for the replacement of the windows.

4.5 Building Regulations & Building Safety Act 2022

Building Regulation approval will be required for the roof refurbishment and window installation.

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 Worthing, 27 South Street, Worthing, BN11 3AR
Date: February 2026



APPENDIX I

Photographic Schedule



1. Front elevation



2. Rear elevation of extended portion



3. Granite cladding to front elevation



4. Defective cladding to bay windows



5. Damaged cladding at ground level



6. Degraded sealant to window frames



7. Granite to shop front



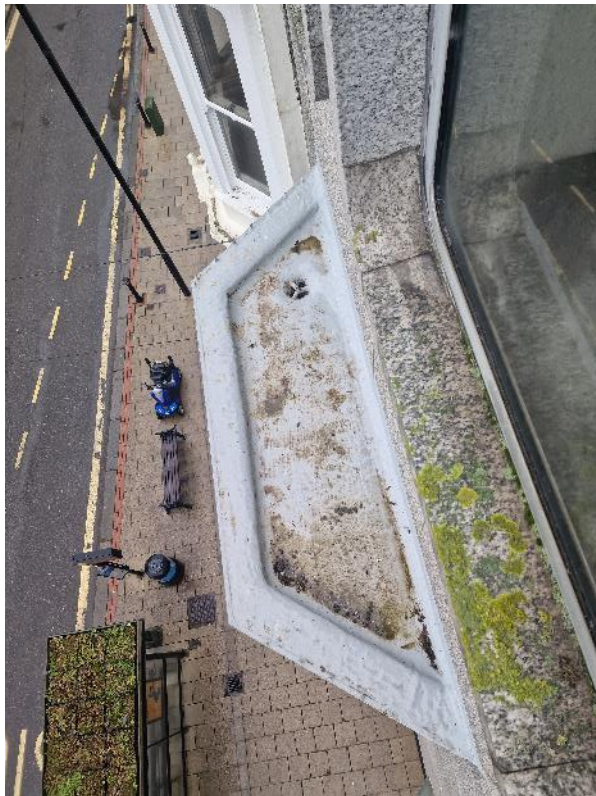
8. Degraded sealant to window frames



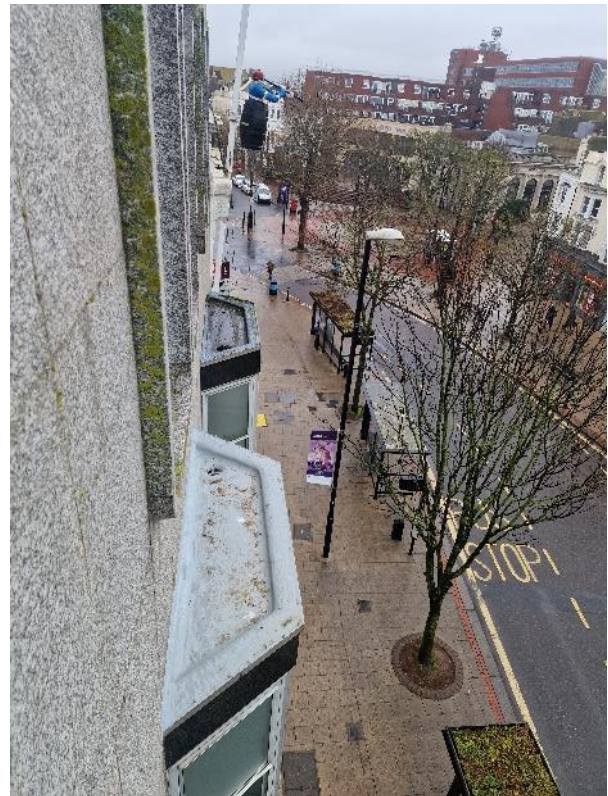
9. Degraded sealant to window frames



10. Evidence of moisture ingress internally



11. Roof to bay window



12. Roofs to bay windows



13. Bay window



14. Lower flat roof to rear



15. Poor flashing detail to lower flat roof



16. Upper flat roof – Roof 2



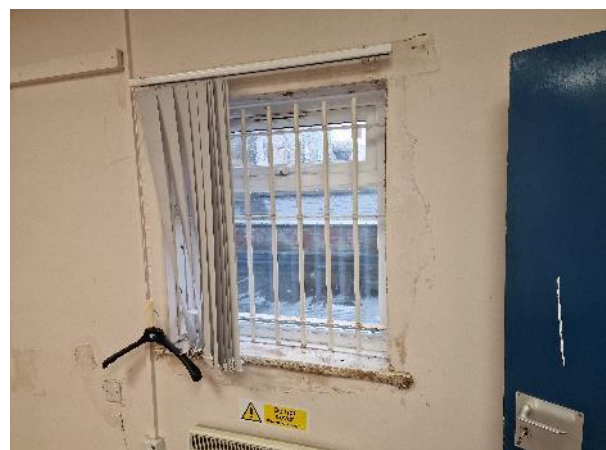
17. Evidence of water ingress internally



18. Poor patch repair to lower flat roof – Roof 3



19. Upper flat roof – Roof 2



20. Water ingress to rear



21. Replacement PVCu framed window to rear



22. Replacement aluminium framed window to rear

Title: Photographic condition report
Address: Natwest Worthing, 27 South Street, Worthing, BN11 3AR
Date: February 2026



APPENDIX II

Plan drawings

VERIFICATION
Approved for issue
.....
Date

Oswicks Building Surveyors
5/7 Head Street
Halstead
Essex
CO9 2AT
Telephone: 01787 477559
Email: info@oswick.co.uk