



Common Problems Arising From Surveys

The single most common issue with Survey Reports and the Homebuyers report in particular is technical jargon and the limited useful advice hard to distinguish from more generic advice

It is very common for survey reports to identify the following issues as a matter of course without necessarily a full explanation or assessment of the actual risk to the buyer :

- Gas & Electrics need to be checked
- Damp is detected and needs further investigation
- The roof will need replacing
- Timbers are infected
- Drains should be checked

Buyers and sellers alike can be very disheartened to read statements like the following:

The property is connected to the mains electricity supply. New 18th Edition Regulations came into force on the 1st January this year. As regulations are continually changing it is unlikely the electrical installation will completely comply with current standards. It is now recommended practice that every electrical wiring and circuitry installations are tested every five years or on every change of ownership I do not know when the system was last tested and in the absence of a valid test certificate a qualified electrician should be instructed to test all areas to ensure the installation and fittings with current regulations and are safe

[This was categorised as condition rating 3 Defects that are serious and/or need to be repaired, replaced or investigated urgently. In Fact the property was fully and visibly refurbished and re-wired within the last 5 years]

In this example the report says:

In the absence of a current test certificates being passed to your solicitor a qualified Gas Safe engineer should carry out a full service/inspection of the system to ensure that it is safe and working property	
05 Water heating	
As above	1
06 Drainage	
The property is connected to the mains drainage system, solicitors to confirm	2
The drainage system is of an age where leakage can occur. This can cause damage to the structure as well as polluting the ground and I would advise that the installation is tested from time to time during the course of routine maintenance	
07 Common services	
N/A	

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[This was categorised as condition rating 2 Defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way. In fact there were no defects in the drains and we recognised this exact same paragraph in other unrelated reports]

IF YOU FIND STATEMENTS LIKE THIS IN YOUR SURVEY REPORT, DON'T BE DISHEARTENED.

Clarke's will provide you the time expertise access and help to understand what it all means in real terms.



BBC News reported that while most experts insist extensive surveys offer peace of mind, just one in five buyers choose one that goes beyond the basic mortgage valuation survey.

Many buyers distrust surveys which they say are too expensive and offer little useful advice, and some within the building trade agree.

"Some surveys aren't worth the paper they're written on," says Midlands builder Gary Hall. "You don't get what you pay for."

"Surveyors come along wearing suits, so they don't check everything properly - get in the loft or look under the floorboards," says Mr Hall.

"They use damp meters which go off if there's moisture on their hands, so it's a waste of money."

For buyers, who have often already stretched their finances, major unforeseen problems can be disastrous.

While for sellers, there is the problem of surveyors who point to potential problems as a matter of course without giving any indication of its likelihood.

"Some reports do say 'there could be rising damp, get it checked', but I'm of the view that the surveyor should be making these decisions," Peter Bolton King of the National Association of Estate Agents says.

Critics insist such reports are written by surveyors keen to cover their backs, only to be used by buyers to force down prices even when the seller knows that there is no problem to be found.

Nevertheless, surveyors insist that being able to recommend further investigation is vital.

"We are jacks of all trades," says chartered surveyor Miles Shippside, property expert at Rightmove.

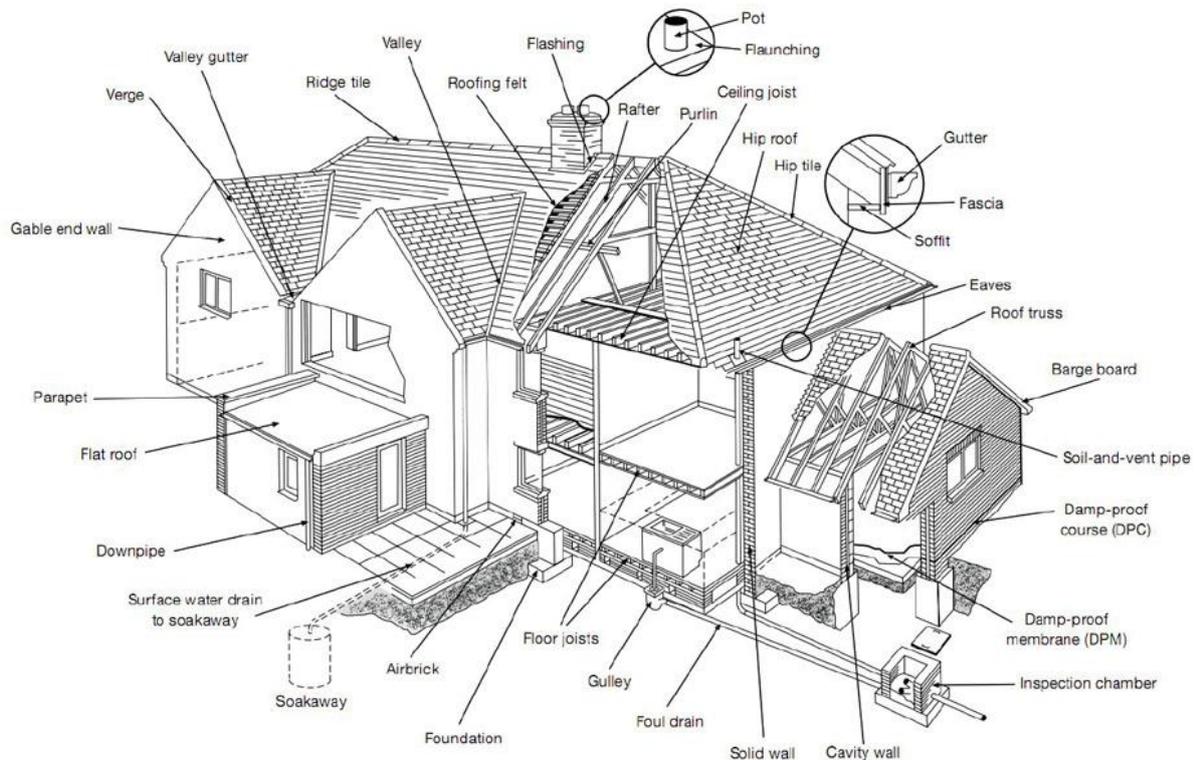
"I'm not saying we're masters of none, but there are specialists and so we do recommend further investigation by a specialist when needed."

At the point of survey Clarke's Estate Agents have the following objectives:

- help buyers and sellers alike to get a fair and balanced 'translation' of the report and understanding of the property
- facilitate and assist further investigation by specialists where it's sensible and necessary to do so
- clearly distinguish between defects and essential maintenance



Here is a glossary which may help with understanding some of the technical jargon:



AIR BRICK

Ventilated brick allowing airflow to cavities or sub floor voids.

BARGE BOARD

Fascia for a gable end.

BELLDROP

Flared section at bottom of a rendered wall which allows rainwater to drip off slightly away from the base of the main walls.

CAVITY WALL

Outer and inner brick or blockwork skins with a space in between, the two skins connected at intervals with metal wall ties.

CEILING JOIST

Structural member usually laid horizontally which supports the ceiling and/or floor above.

DAMP-PROOF COURSE

A damp proof course is a horizontal layer of impervious material incorporated into the walls near ground level so as to prevent ground moisture from rising into the brickwork.

DAMP-PROOF MEMBRANE

A horizontal usually plastic layer built into solid concrete floors to prevent ground moisture rising up into the property.

DOWNPIPE

Vertical pipe usually taking surface water drain from roofs to surface water drainage.

EAVES

The rafter ends where they overhang the main walls.

FASCIA

Finishing detail to the front face of the rafter ends - often the gutters are fixed to fascia.

FLASHING

Weatherproofing detail between two abutments, for example a chimney and pitched roof or a lean-to roof and a vertical wall.

**FLOOR JOISTS**

Structural members supporting the floors above and often ceilings below.

FLYING FREEHOLD

Situation where one property ownership is above another.

FOUL DRAIN

Below ground drain taking away foul waste from the property to the main sewer or septic tank / cesspit.

FOUNDATION

Solid construction below the ground to support the main walls of the property.

GABLE UPSTAND

Wall on a gable end that extends up above the line of the roof.

GANG-NAILED TRUSS

Manufactured off site these structural roofing trusses are nailed together with plates at their junctions and are supplied to site already made up [also known as a factory-made truss).

GULLEY

A gulley is a drain for surface or foul water incorporating a trap to catch debris in order that it can be easily cleaned out.

HIPPY ROOF

A roof with four pitches - front to back and side to side. A cropped hip is where the side to side pitch is smaller than the front to back.

HIP TILE

Tile provided at the junction between the hip and the roof pitch.

HOPPER HEAD

Used to catch usually surface water where two or more pipes converge on one.

INSPECTION CHAMBER

Access to the drains for the purposes of rodding them through and clearing any blockages (also known as a man-hole).

LINING FELT

Felt lining that is provided over roof structure but under roof tiles or slates to catch any water that may be blown under the main roof covering.

PURLIN

Structural roof member which supports ratters usually at their mid point.

RAFTER

Structural member supporting main roof - usually at an angle forming a pitched roof.

ROOF PLATE

Timber plate that sits on top of wall and provides the fixing junction to the wall and the rafter feet.

SOFFIT

Finishing detail laid underneath the rafter ends between the fascia and the wall of the property. Often ventilated in pitched roofs.

SOIL & VENT PIPE

Foul waste is carried to the drains via this pipe which is usually vented up through the property and well away from window opening.

SOLID WALL

A wall of solid brickwork usually 9 inches (one brick thick) with no cavity.

SURFACE WATER DRAIN

Drain taking surface water waste from either drives or roofs usually to soakaways.

VALLEY

Junction between two roof pitches.

VALLEY GUTTER

Gutter formed between two sections of pitched roof.