



# The point of viewing

Checking a prospective property properly could save you as much as £10,000. We show you what you need to look out for

**M**ost of us dream of an ideal home. Imagine the disappointment if you bought it, only to discover that it was a nightmare. This is exactly what happened to Which? member Tony Cook, 45, from High Wycombe, who told us: 'We found a huge number of unexpected problems with our house after we'd moved in and it's cost us several thousand pounds to put it right.' See 'Unforeseen issues', p28, for more.

Tony is not alone. In our survey (see 'Our research, below'), a quarter of people who'd bought homes in the past five years found faults with their home after moving in.

And it can be expensive to put them right – in some cases, more than £10,000. To save you from a potential 'money pit', our property expert Kate Faulkner explains what homebuyers should be looking for before putting in an offer.

## Viewing a house

According to our survey, most people view their home twice before moving in. However, one in 20 don't view their home at all. Even in a fast-moving market, it's a bad idea to buy unseen.

The more often you view a house, the more likely you are to spot potential problems before you move in. Kate said: 'I've seen people take longer checking a car

they're going to buy than a house.' She recommends viewing a home three or four times, at different times of day, to find out what it's really like.

Overall, 40 per cent of people identified a problem while viewing their home – most often minor problems such as damaged wood or paintwork. Even so, if you do spot a problem it could be a valuable bargaining tool – 41 per cent of those who spotted a problem themselves negotiated a reduction in the asking price and 10 per cent ensured that the problem was corrected.

## Getting a survey

Less than 50 per cent of those we asked said that they'd had a proper survey. In reality, it could be even fewer. The Royal Institute of Chartered Surveyors reckons that 80 per cent of people don't have a proper survey. 'People often think they've had a proper survey when they've simply had a mortgage valuation,' Kate said. 'This is for the benefit of the mortgage provider, not you.' See 'Surveys', p28, for more.

A survey is vital as there are some problems you just can't confirm for yourself. Even if you suspect damp or subsidence, only a surveyor can tell you for sure. In our research, more than a fifth of buyers said that the survey uncovered problems they hadn't spotted themselves.

Of those whose survey uncovered a problem, 44 per cent negotiated money off and a further 10 per cent ensured the problem was corrected. Mark Ruffles from London said: 'We had an electrical survey and got £500 off the house price, but it cost us only £60 to put the problems right. As the survey cost £120, we saved £320.'

### OUR RESEARCH

In January 2008, we asked 504 members of the public, who had bought a house in the past five years, to complete a survey about their house-buying experiences.

A.N Other  
The independent estate agent

Room for the family  
Trenchten Road NW4  
£485,000



## What was the problem you identified?

■ Poor heating	20%	■ Mould in bathroom	7%
■ Damp	14%	■ No loft insulation	7%
■ Badly fitting windows/doors	9%	■ Bare electrical wires	6%
■ Problems with roof	9%	■ Environmental issues (loud noise/bright lights etc)	6%
■ Problems with gas/electricity supply	8%	■ Dry or wet rot/woodworm	6%
■ Damaged wood/paintwork	7%	■ Leaks/plumbing problems	5%

## Finding problems later

A quarter of people found a problem with their house after they'd moved in (see above for a full list of these). Almost a third of people said they'd missed a problem because it hadn't occurred to them to look, while a quarter felt that problems had been hidden from them. Roy Carrier from Kent said: 'We had a lot of niggles such as faulty doors and light switches. It seems the seller decided not to tell us about the defects.'

The seller doesn't have to tell you about problems, and they may try to hide them. Kate told us: 'Common cover-ups include painting over damp, putting furniture in front of cracks or rugs over floor problems.'

People may also be vague about who owns gardens and parking spaces.

The Property Misdescriptions Act 1991 states that estate agents can't be misleading, but don't have to reveal problems either, so ask direct questions (see 'Viewing checklist', p29). If you think an estate agent

**One in 20 people didn't view their future home at all**

# A.N Other

The independent estate agent



A bright and spacious three suite bathroom. The property with large garden.

■ 4 Bedrooms

■ Kitchen/diner

has given you misleading details, contact your local trading standards office.

## What it cost

Those who missed problems spent an average of £2,500 putting them right. One in ten spent more than £10,000. Mark Morris from Newbury told us: 'Since moving in, I've found the rot and damp was much worse than I thought. I've also spent several hundred pounds making the electrics safe.' A quarter said that if they'd known in advance, they would have tried to renegotiate the price, and more than one in ten said they wouldn't have bought at all.

## Which? says

These findings show why Which? originally wanted to see home information packs include details about the condition of a property. We've called on the government to set up an independent inquiry into how the whole property market operates.

## WHAT HOUSE HUNTERS SEE VS EXPERT OPINION

**Reg Lewin**, *intranet manager*,  
**Siân Leary**, *business analyst*

Reg Lewin, Which? intranet manager, and his fiancée, Siân Leary, are house hunting in south London. We asked them to fill in a questionnaire telling us what they thought of the properties they saw and any problems they identified. We then asked property expert Kate Faulkner to view the same houses and tell us her thoughts. The results show they were approaching the viewings very differently.



### Property 1

A quirky flat with three bedrooms and a shared garden.

#### Reg and Siân's view

They thought that this property didn't feel like a 'home' and didn't make the best use of space. Reg said: 'We were keen on a garden, so we didn't like the fact that it was small and shared.'

#### Kate's view

In contrast, Kate's main concerns related to the structure. 'There were cracks on the chimney breast, and, although they were hairline, I would want them checked out further.' She also commented that the outside walls of the property felt damp to the touch despite the fact that there was no rain, which could indicate a problem.

### Property 2

A classic two-up, two-down with a garden and good sized rooms.

#### Reg and Siân's view

They liked this property more than the first. However, it wasn't quite perfect. The

couple commented that next door's extension was built in such a way that it would have been impossible to extend the property and that the bathroom was too small.

#### Kate's view

She also commented on the difficulties of extending the property. However, in addition, she thought that the bathroom smelt of damp and lacked a vent. She also said: 'You'd need to improve security and fire precautions.'

### Property 3

A three-bedroom flat, with a large new kitchen and a large lounge.

#### Reg and Siân's view

They weren't keen on this property as they thought too much of it was corridor,



Which?'s property expert  
**Kate Faulkner**

making the bedrooms small. Reg also commented on the garden: 'It wasn't great, as it was overlooked by five different houses.'

#### Kate's view

Her main concern was about damp, as she thought that the flat had a musty smell. She also noted that the kitchen work surfaces weren't properly sealed to the walls. 'This could be fixed easily,' she said. 'But if you didn't notice you could end up with a problem when water dripped down the gap.'

### The verdict

When we showed Kate's comments to Reg, he was impressed by the way she had approached the viewings. He said: 'The most important thing for us was that it felt like a home, but Kate treated it simply as a building that needed inspecting.' If you do spot faults, you shouldn't be put off buying, but at least you should get a professional opinion, and use this to renegotiate the price.

From now on, Reg and Siân will be using our checklist on page 29.

# Surveys The key questions you need to ask

**Q** My mortgage company's arranged a valuation. Do I still need a survey?

**A** Yes, in most cases. A valuation isn't a real survey and is for the benefit of the mortgage company, although you still have to pay for it.

**Q** What sort of survey do I need?

**A** If the house was built after 1930 and is of standard construction, you generally need a homebuyer's survey, costing about £500. This should point to any defects or problems that are significant or that need attention.

If the property is older than this,

not of standard construction, in poor condition or in need of major renovation, you may need a structural building survey. This is more detailed and should include extensive technical information, as well as pointing out any major or minor defects. It is more expensive than a homebuyer's survey.

Either of these surveys can recommend that you have a specialist survey, which will examine a specific aspect of the property.

**Q** Is there anything that a survey won't tell me?

**A** While there are some problems only a surveyor can identify, there are lots of smaller things they won't be checking for, such as the number of plug sockets. They will only assess on the day (if it's sunny, they won't be able to tell you about any leaks). They also won't move furniture or look under carpets, though if they suspect something they should investigate further.

**Q** How do I choose a good surveyor?

**A** Get three quotes and use someone registered with the Royal Institute of Chartered Surveyors.

Don't automatically go with the lender's offer to extend a valuation report to a survey – they don't always take as much time as an independent surveyor would give. If you suspect there's a problem, such as damp, then tell the surveyor.



## UNFORESEEN ISSUES



**Tony and Karen Cook, 45 and 40, telecom sales manager, and diet and fitness instructor**

In March 2001, Tony and Karen bought a four-bedroomed house. As Tony said: 'We didn't expect it to be perfect but we were shocked to discover several significant problems.'

The couple found that there was a large hole in the lounge wall's plasterboard and in some places there was concrete instead of parquet flooring. They didn't see the hole, as it was behind a sofa, or the gaps in the floor, as they were under rugs. A large plant also made it difficult to tell that there was a gap between the conservatory and the house.

In addition, the garage roof, the porch roof and the conservatory roof all leaked and the central heating didn't work properly. Despite a survey, these problems weren't identified.

'It was made much harder by the fact that Karen was eight months pregnant,' Tony said. 'If we'd known about the problems in advance, we would have researched how much it was going to cost to put them right before offering a lower price or walking away.'

## Contacts

**Hips** (England and Wales)  
www.homeinformationpacks.gov.uk

**Home Reports** (Scotland)  
www.homereportscotland.gov.uk

**Royal Institute of Chartered Surveyors**  
0870 333 1600  
www.rics.org

**Trading Standards**  
www.tradingstandards.gov.uk

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## HOME HELP

### Which? books

*Buy, Sell and Move House*, one of Which?'s bestselling essential guides, will help ease your path to a new home and could save you time and money. This edition features the 2007 changes to the Hips laws.

To order at a special price of £9.99 (£1 off the RRP), with free p&p (valid until 31 May 2008), call 01903 828557, quoting code BMW0508 and ISBN 978 1 84490 043 5 or visit [www.which.co.uk/books](http://www.which.co.uk/books) for more information.





# Viewing checklist

**It's easy to fall in love with a property and forget to be practical. However, by keeping your wits about you and asking yourself and the agents direct questions, it's possible to avoid problems**

Our expert Kate Faulkner says that you should view a property three or four times at different times of day. Spend 15 to 30 minutes looking around the property and then at least half an hour walking around the general area. Find out what it's like at

rush hour, when the pubs close, at weekends and on a weekday. Try to drive from the property to work or school during rush hour to check the commute. In England and Wales, ask to see the home information pack, or, if one has been done,

the home condition report; in Scotland, from December 2008, ask for the home report (see 'Hips need a shake-up', p20, April 2007). Below is a list of questions that you should ask yourself or the estate agent when you look around a property.

## WHAT YOU SHOULD LOOK FOR:

Stand on the opposite side of the road and check the outside of the house and the roof. Also check from the back of the garden.

### EXTERIOR BRICKWORK

- Is it worn or cracked? YES ☐ NO ☐
- Is there any render or finish? How old is it? YES ☐ NO ☐

### ROOF

- Are there any tiles missing? YES ☐ NO ☐
- Are the chimneys straight? YES ☐ NO ☐
- Is the flashing secure (this is usually lead and makes external joins waterproof)? YES ☐ NO ☐
- Are the drains and guttering new or old? YES ☐ NO ☐
- If it's raining are they leaking? YES ☐ NO ☐
- Are the fascias (the wooden section under the roof) in good condition? YES ☐ NO ☐

### WINDOWS

- Are they double glazed? YES ☐ NO ☐
- Do the window frames look secure? YES ☐ NO ☐
- Do they need painting? YES ☐ NO ☐

### SECURITY

- Are there good door locks? YES ☐ NO ☐
- Are there good window locks? YES ☐ NO ☐
- Is there a working alarm system? YES ☐ NO ☐

### INSIDE THE HOUSE (EACH ROOM)

- Is there any condensation? YES ☐ NO ☐
- Are there any exposed wires? YES ☐ NO ☐
- Are there any cracks big enough to put the edge of a 10p in? YES ☐ NO ☐
- Is any decoration required? YES ☐ NO ☐
- Do any rooms need new flooring? YES ☐ NO ☐

- Are there enough power sockets? YES ☐ NO ☐
- Where are the phone points? \_\_\_\_\_
- Is there enough storage? YES ☐ NO ☐
- Are any rooms overlooked? YES ☐ NO ☐

### FOR THE BATHROOM:

- Does it have an electric shower? YES ☐ NO ☐
- Does it have power and is it earth bonded? YES ☐ NO ☐
- Is there a shaver socket? YES ☐ NO ☐
- Is there any mould? YES ☐ NO ☐

### WHAT TO TEST:

- Do the taps work and how long does it take for the hot water to come through? YES ☐ NO ☐
- Do the light switches work? YES ☐ NO ☐
- Do the windows open and close easily? YES ☐ NO ☐

### QUESTIONS TO ASK THE OWNER OR ESTATE AGENT:

- Where is the boiler, how old is it and when was it last serviced? \_\_\_\_\_
- Is there loft access and can I see into the loft? YES ☐ NO ☐
- Do any chimneys work? YES ☐ NO ☐
- When was the consumer unit or fuse box last checked? \_\_\_\_\_
- Are there smoke alarms? YES ☐ NO ☐
- Has any work been done on the property? YES ☐ NO ☐
- If yes, what guarantees are there on the work? \_\_\_\_\_

### EXTRA QUESTIONS FOR FLATS:

- Is it leasehold or freehold? \_\_\_\_\_
- If it's leasehold, what's the length? \_\_\_\_\_
- What access is there to the garden? \_\_\_\_\_
- What services are shared eg drainage? \_\_\_\_\_
- Who pays for roof repairs? \_\_\_\_\_
- If there's a flat above, what are the noise levels like? \_\_\_\_\_

You can print a copy of this checklist at [www.which.co.uk/propertychecklist](http://www.which.co.uk/propertychecklist). Once you've made an offer and a contract has been drawn up, read it carefully to find out exactly what you're buying, and don't sign until you are happy.