What to expect from the survey?

There are two key things to establish from the survey (whether you are the buyer or the seller):

1. What (if anything) is defective and in need of immediate repair?
2. What (if anything) requires maintenance or upgrade in the near future to prevent defects arising?

As a general rule the sale price should reflect the cost of any defects requiring immediate repair. If it doesn't the buyer may wish to renegotiate the price or the seller may wish to make the repairs before completion.

All property requires maintenance and upgrade and this is generally considered to be the buyer's responsibility. Any maintenance or upgrades recommended in the survey is for the buyer's benefit and the seller is not expected to contribute to the costs of future maintenance.

There are three types of survey:

**Basic Valuation**
The basic valuation is commissioned by the mortgage lender, and is for their benefit. All lenders require a basic valuation. They need to know that they are not lending more than the property is worth.

The valuer arrives at a value by comparing the property with similar ones, taking factors such as age, condition and location into account. The valuation also points out any very obvious major faults which could affect the property's value, but it is very brief and not nearly as detailed as a Homebuyers report.

**Homebuyer's Report or Home Condition Report**
This survey is much more detailed than the basic valuation, and is for the buyer's benefit rather than the mortgage lender's. The homebuyer's report is generally recommended for houses that are over 50 years old.

While less comprehensive than a full structural survey, a homebuyer's report gives a good indication of the state of the property and its level of repair and maintenance. The surveyor reports on all visible parts of the property and all areas that require maintenance whether immediate or in the future. Further investigations by a specialist may be recommended by the surveyor such as electrics, gas and drains.

The report will be extremely thorough and the surveyors will tend to show the worst case scenario. Surveyors are not experts in all areas of property maintenance and nor can they inspect every part of the property. They will therefore report where potential problems may arise whether defects are present or not. So don't necessarily be put off if it seems that endless problems are listed. Further investigations by specialists can usually be arranged for free although they will want to quote for work whether immediate repair is required or not.

It is easiest, and often cheapest, to ask your mortgage lender to arrange for the surveyor doing the basic valuation to carry out a homebuyer's report at the same time. However, if you prefer, you can find your own surveyor.

A homebuyer's report inspection should be carried out no more than five days after you instructed it, and some surveyors will do it even faster. The inspection itself takes between
one and two hours to complete, and you should receive the results three to five days later. The report comes on a standard report sheet and is normally between about 8 and 20 pages long. The homebuyer’s report costs from about £300 to £600, depending on the price of the house. For example, a homebuyer’s report for a £120,000 home would cost around £400.

**Building Survey (formerly known as a Structural Survey)**

This is the most comprehensive – and the most costly – type of survey. It is suitable for any building, but is especially recommended for older buildings and those constructed out of unconventional materials such as timber or thatch, or where renovation is required.
Common Problems Arising From Surveys

1. The Surveyor detects damp but recommends a specialist investigates further:

Rising Damp
Rising damp is the action of water moving vertically through porous building material in contact with the ground. This is brought about by the drying action of air on the upper surfaces which causes the wall to act like a wick, drawing water upwards from the ground by capillary action, which then evaporates from the surface into the atmosphere. The moisture will continue to rise until it reaches a height where no evaporation is possible, gravity takes over and pulls it down again.

Water coming from the soil will have various dissolved nitrates, chlorides and other salts (called hydroscopic ground salts) which will be carried upwards into the brickwork and plaster. As the water then evaporates, an increasing amount of these salts will be deposited in the wall. As ground salts are easily dissolved they also readily attract moisture from the atmosphere. This means that even if the rising damp is cured, the plaster will always be damp or contaminated. For this reason the plaster is always removed when treating rising damp. Wood rot in adjacent timbers may often be as a result of rising damp in a wall.

Rising damp occurs because the building’s damp proof course (DPC) has broken down or is being bridged by high ground. A DPC installed during construction will be a physical layer of an impermeable material. This can consist of slate, bitumen impregnated felt or plastic, for example. Occasionally we come across some very old properties that do not have a DPC.

Treatment of Rising Damp involves injecting a chemical into the walls at regular intervals. Replastering will replace the salt contaminated plaster and protects the decorated surface from any residual moisture held in the wall.

Penetrating Damp
Penetrating damp in a wall is usually from a source such as wind driven rain, causing moisture to enter the structure in a horizontal direction. Gravity may cause the downward movement of the resultant dampness.

Causes of penetrating damp may be from sources difficult to control such as defective brickwork, cracked render, faulty pointing, poor flashings, rainwater goods or the cause may emanate from a defect within an adjacent property outside the owner's control.

Penetrating damp can create isolated patches of dampness that increase in size after periods of heavy rain and tend to disappear in long dry spells of weather.

Penetrating damp is treated by controlling the source, such as protecting the exterior walls with re-pointing or rendering or applying silicon water repellent.

Condensation
Condensation accounts for approx. 70% of reported domestic damp and is undoubtedly a contributing cause of some infestation by wood boring beetle and dry rot outbreaks. Condensation can commonly be attributed to a lack of balance between heating and ventilation resulting in a rise in relative humidity. Air can hold more water vapour when warm than when cold. When warm air is cooled, such as when the heating system is switched off at night, it will deposit the water that it can no longer retain as condensation on a cold surface. A similar effect can be demonstrated by breathing onto a mirror or other cool surfaces.
In its less serious form, condensation may “steam up” windows and mirrors. In more severe cases, it can be absorbed by surface wall finishes and underlying plaster causing dampness, although the underlying brickwork or masonry will normally be of a lower moisture content.

Condensation may occur at any height on almost any cool surface. This distinguishes it from RISING DAMP, which almost never occurs at heights of more than four feet over external ground level and which is confined to walls that are in contact with the ground. Unlike condensation, RISING DAMP normally results in the brickwork or masonry being of higher moisture content, than the plaster/render.

WILL EXTRA HEATING DRY THE PROPERTY?
Turning up the heating may make the problem worse as stated previously, warm air will hold even more water vapour!

WHY NOT A DEHUMIDIFIER?
Dehumidifiers are designed to operate in the room in which they are placed. Generally a home with condensation has the problem in more than one room. This means it will be necessary to move the unit around, not easy if it has to be moved up and downstairs. The other solution is more than one dehumidifier. A dehumidifier removes water from the air and deposits it in a bucket. In short adequate ventilation will control the production of condensation.

**Woodworm**
Wood boring insects such as the Common Furniture Beetle (Anobium Punctatum) and Wood Boring Weevil (Euophryum Confinem) are often gathered under the generic term “woodworm.” Amongst the many other species of insects which attack structural timber, the Wood Boring Weevil is the most common. This insect shares many similarities with the Common Furniture Beetle, but importantly it is found only in decaying timber. Dampness is the source of the problem and the damp problem must be eradicated to tackle the possibilities of re-infestation. Timbers are then treated with a chemical to eradicate the woodworm.

**Repair Costs**
Repair costs for treating damp are typically between £200 and £750. Inserting air bricks and vents is most common to improve ventilation and treat condensation. Treating woodroom will usually cost between £200 and £300.

2. *The surveyor detects a problem with the drains and recommends a specialist investigates further*

Just about all the liquids that leave your house go down the drain. This can be bath water, the outflow from the sink, the washing machine, your dish washer and of course the toilet. Your drains then take the waste to the public sewers maintained by the drainage utility or perhaps a cess pit or septic tank. Rain water from your roof will normally go to a soakaway or in town to the street drains, not normally the sewer.

Most blockages are a simple accumulation of detritous that eventually blocks the drain. This largely depends on what is being flushed down the drain.

**Scale** - this is a term to describe a build up of material on the side of the drain pipe that will eventually restrict the flow of liquid and cause the drain to block. Scale is often associated with kitchen waste such as fats that stick to the side of the drain. This is often best dealt with through the use of a high pressure jet cleaning. High pressure jetting must be carried out by skilled operatives to ensure that the very erosive water jets used do not damage the drains that are being cleaned.
Collapsed Drains - This describes a problem where:

- The ground might have shifted or settled pulling part of the drain with it, away from the other parts of the drain.
- The drain has been physically broken, perhaps due to a large and heavy vehicle driving over it, compressing the soil and then the drain.
- Roots from surrounding trees have grown alongside and then into the drains - perhaps as a source of water and nutrients. The roots have got bigger over the years, eventually filling or breaking the drains.
- The drain is very very old and over the years has crumbled.

Though you might not notice, these problems usually occur over a long period. Finally the drains are not able to adequately flow and clog up very rapidly.

In all of these cases it is necessary to replace all or part of the drains. The drains must be replaced to preserve the correct flow and the surrounding ground reinstated in such a way that the problem will not recur.

**Repair Costs**

Repair costs for treating drains are typically between £300 and £1000. Repair work over £1000 would often be covered by the owners building insurance.

3. **The surveyor recommends repair or maintenance to the roof**

**What maintenance might a slate or tiled roof require?** Check your roof twice-yearly. Reinstate slipped or missing slates or tiles, and replace broken ones before roof timbers or plaster ceilings are harmed. True slates can be re-fixed with copper wire (*tingles*), but heavier stone slates must be nailed or pegged. Isolated tiles are re-secured by hooking the pegs or nibs over the battens or laths.

Junctions in roofs are potential trouble spots. Ridge and hip tiles may work loose, needing re-bedding in a soft lime mortar, and lead flashings and mortar fillets at chimneys etc should be inspected for early signs of deterioration. In the loft, look for water staining and other evidence of leaks, remembering that this may be some distance from the point of entry. Be aware that some unscrupulous contractors rely on roofing felt to compensate for bad workmanship. Ensure that loft insulation does not block eaves ventilation, promoting dampness and timber decay.

**How are lead flashings and mortar fillets kept sound?** Mortar fillets with cracks should be repointed or, if cracking is extensive, re-formed. Normally a soft lime mortar should be used, not cement. There should be a presumption in favour of the retention of mortar fillets and other locally traditional details, rather than their replacement with lead.

Where lead or other metal flashings exist and are split or holed, replacement may be necessary using a short length of matching material. Vertical splits, though, can be repaired by covering them with a small section of new matching flashing, wedged and pointed above the original.

**Repair Costs**

Repair costs for minor repairs to individual tiles and flashing would be around £300. More extensive repairs would be between £500 and £800. Replacing a roof is more expensive but thankfully quite rare as they last a considerable period of time.