

## Should I Have a Survey

### ***To survey, or not to survey ...***

About 10,000 homes in Dorset were sold last year and in most cases the buyer wondered if they should have a survey. Many convinced themselves that there was no need, but perhaps there is. People often say,

### ***Houses never fall down ... do they?***

Well, hardly ever. I've never seen a property that has actually fallen down. We did, however, deal with an insurance claim for a bungalow that had extensive cracking throughout. Various reasons were suggested, from the vibration of nearby traffic to failing plasterwork, but the actual reason was that the foundations were too shallow. Remediation work was very expensive, and in the end the clients decided to knock the bungalow down and rebuild it.



### ***The mortgage company will do a survey ...***

Well, no they won't. They will carry out a valuation, possibly involving an inspection of the property by a Building Surveyor but this is not a survey, and the surveyor will not normally be liable to the house buyer. The inspection is very brief, perhaps 15 minutes, and is no substitute for a survey.

### ***I know enough about property ...***

Maybe you've bought a lot of properties, have a friendly builder, or have watched property programmes on television, and feel this gives you enough knowledge to spot any major problems. I was previously an estate agent and a property developer, and I had seen hundreds of houses, and bought quite a few too. It was only when I qualified as a Chartered Building Surveyor that I realised that I didn't know as much as I thought I did. I didn't have the skills and training to 'see' everything that needs to be 'seen'. Buyers rarely get the opportunity to spend several hours looking very closely at a building.

### ***What could possibly go wrong?***

Well, unfortunately quite a lot. It is often relatively inexpensive to put right but if relatively minor defects are not put right they often lead to damage which is expensive to repair, and can lead to potentially fatal accidents. Examples of defects I have recently found in properties which the buyer was unaware of include:

- poor roof ventilation leading to wood boring insect infestation,

- blocked sub-floor vents potentially leading to rot (see Dry Rot Fruiting Body picture)
- a gable wall with no lateral support resulting in the wall 'bowing',
- a leaking roof
- blocked gutters and rainwater pipes,
- unsafe electrics and gas installations,
- cracks in walls from thermal movement,
- chimney breast removed at ground floor level but not supported above,
- asbestos cement water tank,
- Damp.

Most of these defects are not normally 'deal breakers', but you need to know about them so that you can renegotiate when you have all the facts or put them right before they lead to much more expensive problems.

Sometimes defects are very expensive to rectify, or there may be a problem that will make it difficult to re-sell. Recent examples are:

- decayed timber frame of an old house needing extensive repair / replacement,
- boundaries that are not in accordance with the deeds,
- flying freehold,
- Subsidence.

***Well, you're a surveyor. You would say that ...***

Well, that's true. But so would Which? Magazine, [www.direct.gov.uk](http://www.direct.gov.uk), and Kirstie Allsop!

***OK, OK, I'll get a survey. What now?...***

Give me a ring and I'll take you through the types of survey available and costs. We pride ourselves on carrying out a thorough inspection and producing a clear, understandable report. The survey will cover all of the property from floor to roof, services and grounds. We cover all of Dorset and into Hampshire and Wiltshire.

Happy house buying!

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