

# Property viewing

## Checklist

Buyers typically only spend an average of 8 to 15 minutes viewing a property. If you're interested in a home, take this checklist along with you. Looking carefully at the start could save you wasted fees and repairs later on.



### Damp

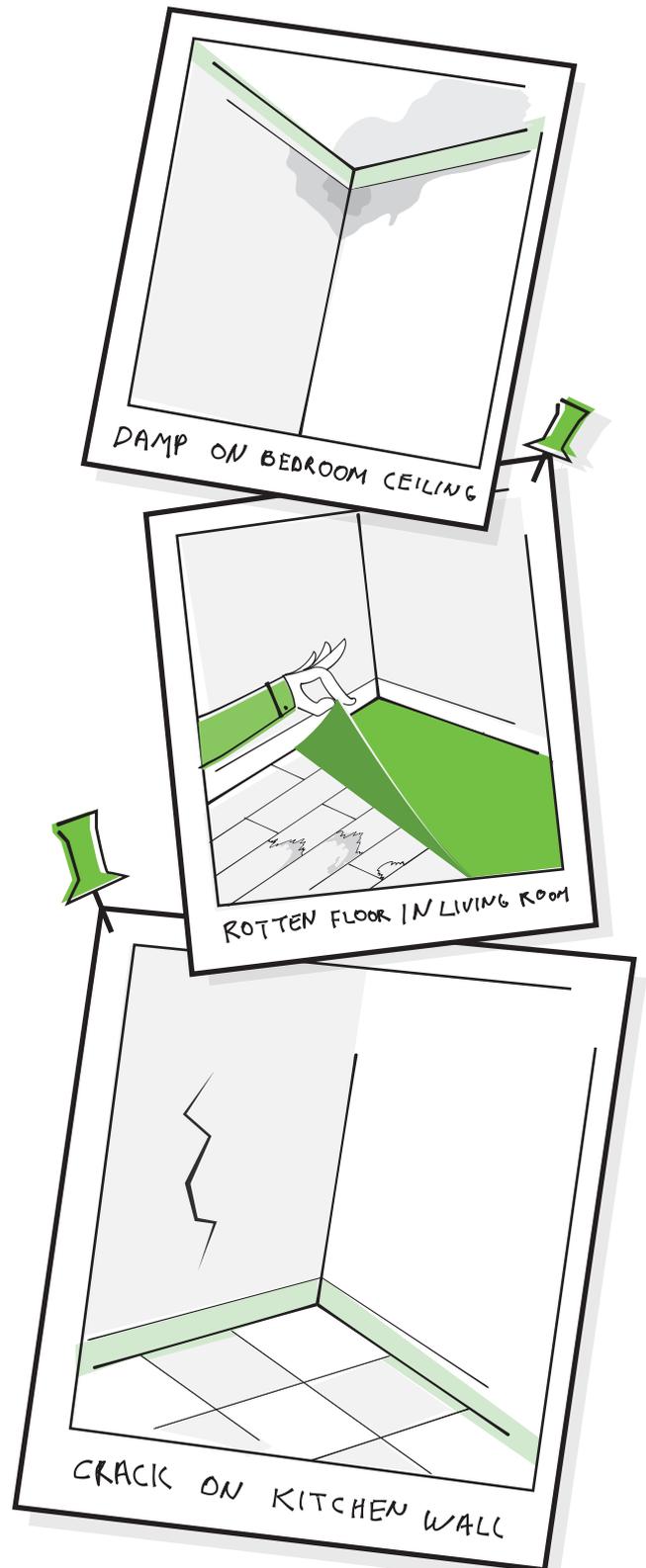
- Look for signs of damp on the ceiling, in the corner of rooms, under window sills and doors
- Peeling wallpaper and brown stains on the walls and ceilings are signs of leaks
- Check for a musty smell particularly in cellars and inside cupboards
- Look for condensation on windows
- See if there is a damp proof course near ground level outside and ask when it was done.

### Rot

- Lift rugs and mats to check whether the floor boards are sound
- Inspect window frames, sills and door steps for signs of rot
- Ask to see the loft so you can check the rafters and timbers. If it's daylight, look for chinks of light or cracks in the roof.

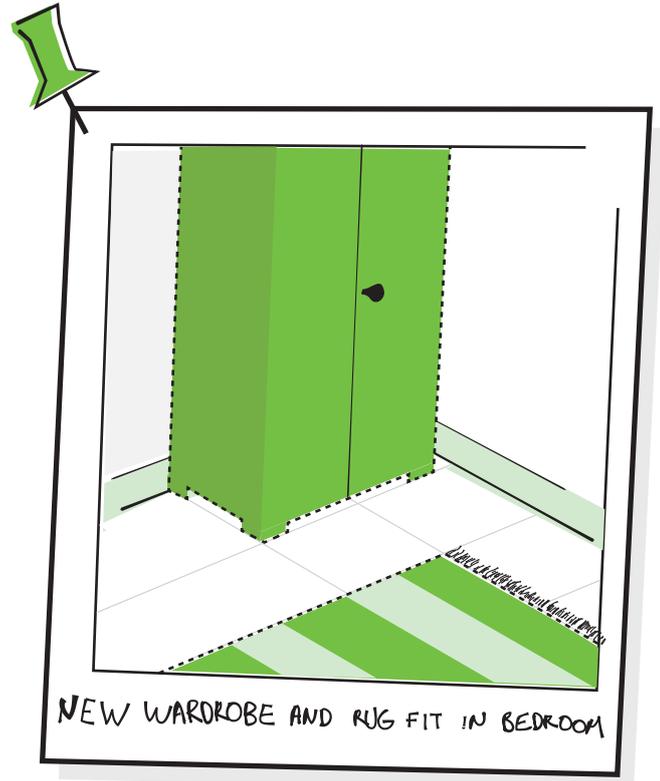
### Structure

- Inside, look for cracks in the walls and ceilings. Hairline cracks are common, but if they're big enough to insert a 10p piece there could be an underlying problem
- Outside, inspect the roof, if possible. Are there missing or slipped tiles? Are the gutters clean and stable? Are the drains clear?
- Make sure the flashings (the lead trim on the roof) and the fascias (the wooden section under the roof) are secure and in good condition
- Look at the outside walls. Most old buildings have some cracks in the brickwork, but is the pointing (the mortar between the bricks) missing in places?
- Are any of the outside walls bowed?
- Look at the state of any chimneys and whether they have hoods on them
- Is the wiring outside secure?



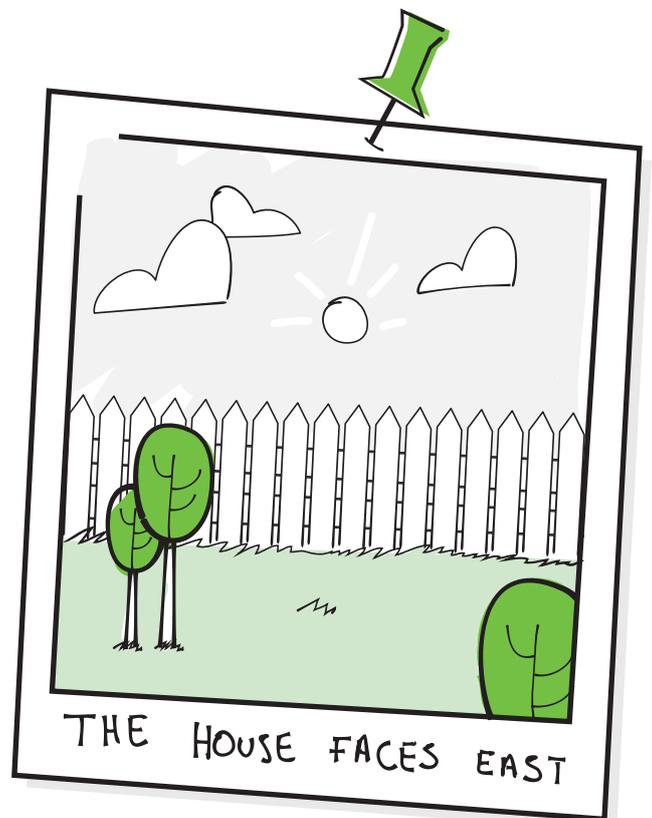
## Inside

- Look at the space to see how well it's used. Try to imagine you and your belongings in there
- Find how many square feet/metres there are on the floor plans and divide this into the price to see how it compares to similar sized properties in the area
- Check whether the overall size of the property includes the cellar, garage and outbuildings if there are any
- How secure is it? Doors and windows need good locks to meet insurers' standards
- Ask to test the alarm system and smoke alarm if they have them
- Turn on taps, flick switches and flush toilets to see how they work
- Open and close doors and windows to see if they stick. Do the same with drawers and cupboard doors, particularly in the kitchen
- Look at how much built-in storage there is and whether there's room for more cupboards
- In new show homes the furniture is often smaller than normal to maximise the feeling of space
- Check there are enough power sockets, phone and TV points
- See if you have mobile phone reception inside the house
- Is there any exposed wiring?
- Ask if any of the chimneys are open and working
- Woodchip or other textured wallpaper may be hiding problems and can pull off old plaster with it when it's stripped
- Ask how and when the central heating boiler was last serviced and how old it is. If the heating's off, ask the seller to turn it on to see how fast it heats up. Check radiators for rust and make sure they warm up evenly.



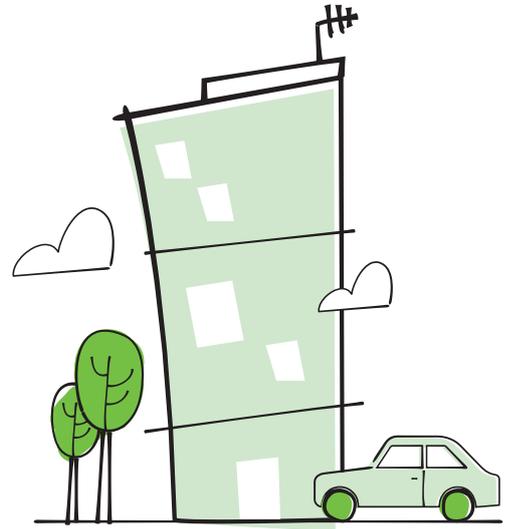
## Outside

- Check for signs of subsidence and heave, particularly if there are large trees nearby
- If there's a garden, look for signs of landslip
- Ask if it's been flooded and put in the postcode on the Environment Agency's flooding map
- What are the parking restrictions if you can't park on your land and how difficult is it to find parking?
- Look at the state of neighbouring properties and speak to neighbours if you can
- Walk around the area to see how close the transport links, schools, parks and other facilities are.



## Flats

- The property details should tell you whether it is leasehold, freehold or share of freehold
- If it's leasehold, the longer the better. Anything under 80 years could be difficult to sell on
- Check the charges – ground rent, service charge and buildings insurance. Is there a contingency or sinking fund for expensive repairs, such as the roof?
- What are the communal areas like and is there shared or exclusive outside space?
- Are there any shared services such as heating, lighting or drainage?
- Try to visit when the neighbours might be home to check on the noise from a flat above, below or beside you
- Ask about restrictions such as having pets or hardwood floors, which can be annoying for your neighbours.



## General

- Find out how much Council Tax you'll pay and the band the property is in
- Have there been any neighbour disputes?
- Ask if you can take pictures on your mobile to help you remember features
- Take the floorplan with you and mark up power points and supporting walls in rooms
- If the seller is in when you visit, find out if they've found another property yet and whether their seller has found a new home. It's useful to know if you'll be in a long chain.



## Questions for the estate agent

You need some key bits of information from the seller's estate agent to get an idea of what you may be paying for.

**Ask for the following as a basic information list:**

- The total floor area of the property:** this is the basic information to work out what you are really getting.
- How much of that space is living space:** largely that means the total area of the rooms, but does not include cloakrooms, cubbyholes, space under stairs, lobbies, halls and corridors. The Royal Institute of Chartered Surveyors has noted that the average UK house size has shrunk 40% in the past 80 years. You need to ensure that you are getting the living space you need and not paying for too much non-living space.
- Size of bedroom:** ask for the actual size of that room: a single bed in its frame is likely to measure at least 2m x 1.20m. Make sure that this fits into the room, together with the other bedroom furniture like a chest of drawers, wardrobe, chair(s).
- The 'home energy performance rating chart':** this is similar to the ones you see on electrical goods. The chart tells you about the current performance of the house, and what the potential performance is. Think about any property alterations and budget you'd need to put aside, to improve a low energy performance.
- If you are buying a house, ask about the actual plot size:** (rather than being told it is 'average' or 'large') and what the cost per square metre is. From this you can work out the actual cost of the house, and the cost of your plot.
- Research online what price similar houses have sold for in the area:** if the house you are interested in is very different from recent sale prices, ask the estate agent why. Is there a problem with the house? Or is the seller asking too much? Use online tools to find out the difference between asking price and selling price in the area you are looking at.