

8. **Snagging** - Looking at what potential purchasers should expect of their new property, how well it should be instructed, considering the role of the NHBC warranty in this connection and considering what a new owner should be able to expect of their builder. Looking at how individuals either constructing or altering their property should respond to the need to be wary of their contractor's capabilities.

The Property Doctor

How long was your snagging list?

Written by Colin Bruce, Director, Bruce Shaw Property Consultants Limited

...It's the talk of the street. Almost the first thing you discuss with your new neighbour. It's something you all have in common. Yes it's the amount of snagging in your new-build home. Wouldn't it be nice if the property you had been waiting for months to be completed, was finished off to a standard that was above reproach? Why is it that we as consumers are apparently less well placed to resolve our new house problems than we are to deal with a faulty washing machine for instance?

It would seem that we the consumer are at the mercy of the house builder. Having signed up to buying a house, we subsequently request snagging works are undertaken and the standard of repair offered does not relate to quality and tolerance data set out in relevant British Standards. Instead the situation may be measured against, "what might have been expected of a reasonably competent tradesman?" or for that matter, of the industry as a whole. Most house builders are registered members of the NHBC (National House Building Council). This body set standards for member compliance. They also offer purchasers a resolution service in the event of a dispute. In terms of their support and the benefits to industry standards, there is no doubt that their existence is a positive thing. However, a good builder would comply with these standards without the NHBC. It is the less capable contractors and in turn their customers that require protection. Without the NHBC their standards would drop. However, where the NHBC do become involved in a dispute, the quality standards they apply in some instances are, in our opinion, quite low.

So what should you the consumer be doing? Well when you take possession of your home you should undertake as detailed an inspection of the house as you can. From this inspection you should prepare a list of items that you believe require attention. This list should be prepared in an orderly manner, room by room for instance. It should identify your concern and the precise location to which it refers. This list can then be passed to the contractor who may agree to attend to some or all of the items. However, having been through this process at day one, you will then be offered a further opportunity to provide the contractor with either a 6 month, one year or even a two year list. Between times we recommend that you keep a full note of any interim snagging issues that have required contact with your builder and his responses. This will help you highlight the areas that you need to look at more closely during your second inspection of the house. You will probably by then have used all of the plumbing appliances, doors and electrical sockets. If you haven't already done so, then make sure you open all the windows fully! plug a lamp into all of the unused sockets etc. You do not want to miss this second and probably last chance to identify any issues to the builder. If you miss anything do not expect the builder to respond later.

The 10 year NHBC warranty will probably allow some less serious issues to be addressed at a later date. Originally this warranty was aimed at protecting purchasers against serious

structural issues alone. Recently the warranty appears to have been extended to include additional issues that may now be referred to the NHBC for consideration.

What many people do not realise is that house builders occasionally leave considerable or serious defects in their property. Unfortunately, the culture in this country is not to arrange a detailed survey of property when making a purchase. As a result many of these problems are simply overlooked. The cost of resolving these defects can in some cases be significant. If noted early enough most issues can be resolved with the builder and where necessary with the assistance of the NHBC.

We are regularly asked to inspect properties at the end of the 'defects liability period' and to prepare a professional Snagging Report. What this does, is ensure that all items are picked up within the deadlines set down in your contract of agreement. Our snagging inspection involves reviewing the entire property including all accessible voids. We start from the standpoint of identifying all items we deem to be reasonable to expect the builder to resolve, taking full cognisance of the tolerances applied by the NHBC. In addition to looking for defects we also review the entire build for areas of non-compliance with safety or other elements of building legislation as well as compliance with NHBC guidance notes. Importantly, our list will identify to the builder the correct means of resolving the defect and as such the Snagging Report becomes a self explanatory document aiding builder comprehension and minimising the need for meetings and discussion.

It is vitally important that you remain vigilant as the term 'buyer-beware' is highly relevant when it comes to snagging. If you do not seek to identify the full range of snagging affecting your new purchase then the less scrupulous builders will get away with whatever they can!

If you have any queries, or need to consult the Property Doctor please contact either Colin Bruce or Brian Shaw on 01383 824450 or by mobile (24 hours) on 07900 913975, Bruce Shaw Property Consultants Limited, 6 Forth Reach, Dalgety Bay, Fife KY11 9FF or visit us on-line at www.bruce-shaw.co.uk (New web-site coming soon).