

Its Not Lego

Yorkshire Build Consultancy



Guide to Snagging

A guide to the art of snagging a new house
and what to look for

YORKSHIRE BUILD CONSULTANCY**Guide to Snagging****CONTENTS**

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Guide to Snagging

Introduction

When snagging a new house, it is unfortunate, but must be understood that a lot of what you want to check for quality has now been covered with the finishing materials. This works to the house builder's advantage and he knows it.

A cynic might suggest that is the only reason why you are given the option to snag!

To review the building in extensive detail is not something that can be conveyed in a simple short document such as this as there are too many variables in design and construction needing too much experience and acquired knowledge to succinctly write it all down.

YBC offers a snagging service in West and North Yorkshire areas. Other companies exist offering similar services elsewhere.

For peace of mind I would, of course, recommend following that route. If however, you wish to do the snagging yourself, then please read on. I have attempted to highlight typical problem areas to look for and a methodical approach will pay dividends.

But first, let's not fret too much. A new home should have Buildmark protection by the National House Building Council (NHBC) or similar schemes. If it doesn't, ask the builder why it doesn't. A new home that doesn't is likely to have been built by a small builder. The quality may indeed be very good, but you may be exposed when trying to rectify major construction defects without Buildmark.

NHBC

Buildmark is what the NHBC call their 10 year warranty.

The covered house will have been inspected by their representative during the build process giving the NHBC confidence to financially guarantee the design, materials and workmanship of your new house. Their insurance underwriters, however, want some assurance from this arrangement so that the actual claims made are limited both in value and occurrence. For that reason, the NHBC insist on standard detail designs for critical areas. Their inspectors are experienced and trained to know what to look for in order to try and ensure that the workmanship is good enough and that the builder is sticking to the agreed designs.

Building Control & Building Regulations

Additionally and independently to the NHBC, the Building Control Inspector will also have reviewed the process (unless the NHBC have undertaken that role too) to ensure the new house conforms with the Building Regulations.

The Road to Perfection?

This all amounts to quite a good system when you also consider that the electrical and heating installations should have been installed by qualified tradesmen.

Where there are systems however, there will always be system break-downs. This might be due to an inspector being on holiday or sick leave and there being inadequate cover or it might be simply an over-sight, but just like the wise, if very general and technically inaccurate lore of don't buy a car that was assembled on a Friday afternoon, don't expect every house to have the consistent build quality of a factory produced article.

There were no robots or conveyor belts involved in your house construction, just people bringing to work their problems, worries and hangovers!

The end result will always be an imperfect product, but hopefully one that is so marginally imperfect that it suffices for its intended function: a pleasant home.

The Problems

The imperfections can be split into 6 distinct types:

1. Firstly, when a house is completed, there will always be something that has been forgotten. We'll call these "outstanding items". Rectification is easy.
2. Secondly, there will be problems that may not appear straight away, but are due to the house being built with new materials that will need time to settle, deflect, dry or shrink. These problems will generally show themselves as cracks in the finishes such as cracks in plaster or junctions of dry-lining boards. For this reason, the builder will often recommend against wallpapering for the first 12 months. And the builder has no obligation to make-good any of these until after an agreed period. This doesn't mean they should not be recorded. In fact by recording them it serves to make the process easier in 12 months and allows for any worsening to be observed. I recommend that all potential problems are photographed. (Just make sure you save your photos with a name that tells you what it is and when it was taken.) This is particularly true if the cracking seems prevalent or more than a few cracks seem particularly large as this may indicate where materials have been allowed to become saturated by rain whilst in storage or before the building was made weather-tight.
3. Thirdly, there is poor workmanship. This is what most people understand by snagging. Poor quality due to the work being rushed, the tradesman trying to cope with limited help/ incorrect tools and tackle or simply not being good enough for the task. Poor workmanship can also include not building to the design set out on the drawings, such for instance, a tradesman leaving crucial items out or simply making it up as he goes along; both with one goal: to save time and money.
4. So fourthly, is design. A building that is built either to a design different to the one it should have been constructed to or one where the design is inadequate for the situation, will probably not function as it should. This will mainly be relevant to buildings with particular design issues such as being built on a steep hillside or over an old landfill site, for example.
5. Fifth is similar to the last, but where incorrect materials have been used. They might have been specified wrongly by the designer or the tradesman might have used what he had, rather than what he was supposed to use. An example might be where galvanised corner beads have been used for external rendering instead of stainless steel causing severe rusting over time that causes the render to spall and fall off.
6. And finally, as a wrap up, this brings us to the worst type of problem: latent defects. These are problems that only become obvious at a considerable time after the completion of the house and obviously could be caused by any of the first five types. An example might be the wrong mix of sand and cement for brickwork so the house requires re-pointing much earlier than it should.

You can see that what you can actually check, compared to what the NHBC inspector or Building Control Inspector could review as the build was going on, is now somewhat limited.

But don't be put off! The snagging process and the follow up – we'll come to that later - is still worthwhile and can save potentially a lot of wasted time trying to get a builder to return at a time that suits you after you've moved all your furniture in and made the house your home.

When to Snag?

So, you are sure you want a new house and the builder has offered you the chance to snag it. Where to start?

Well the first question is actually *when* to snag it. Ideally this should be before you sign the contract. If you discover problems during your snag and the builder cannot provide you with satisfactory answers, do you really want your mortgage provider to pay a fat cheque to the builder just as you start to battle with deaf ears for an answer? That fat cheque is an enticing carrot and your refusal to sign is a big stick.

10 to 14 days before you sign is a reasonable timeframe.

How to Snag?

Methodically. For some people this is easy, for others, it is difficult, but there's no shortcut unfortunately. Snagging is a long process and to make sure you cover all the areas, you have to be disciplined.

Remember, it is unlikely you have the technical knowledge to look for problems with the design or whether the house is built correctly to a design even if the workmanship all looks good. For this, you have to trust the builder, NHBC (if applicable) and the building control inspector. To know if a roof has the correct number of straps holding it to the walls, whether it has the correct truss bracing, whether a timber frame house has the correct movement joints or whether the vapour barrier is installed as it should be are all examples of critical components to your home that may affect its longevity or its ability to withstand a storm.

The Building Regulations that all buildings must comply with, together with the peace of mind provided by the NHBC Buildmark Warranty in case the building company disappears can seem quite valuable when all things are considered!

For your snag, apart from visually checking the outside of the house for any obvious points, the purpose of your efforts is to find all those irritating bits that have been forgotten, those areas of poor workmanship that will so annoy you after you've moved in and to check the systems of the house all work as they are supposed to.

Allow at least 3 hours and make sure you have plenty of paper, pens and spare batteries for your camera (you might be using the flash a lot!)

You also have to make accurate notes. Of course, if you only find half a dozen items, then you'll probably remember most of them, but more than this- even little things- will be easily forgotten. Keep accurate notes with each item described and clearly located. In this digital age, taking photographs is by far the best way. Try and turn-on the date function on the camera too.

The Snag

Try and do it on a dry day for two good reasons:

1. You will spend more time outside studying things.
2. Everything always looks better when wet, especially brickwork.

That said, one of the most disruptive problems a new building can have is water ingress. So, even if you've moved in, the first time there is a really heavy or sustained downpour, get outside and study where the water is going.

1. Are the gutters taking all the water?
2. Is the water from the downpipes all going into the drains?
3. Which walls are getting a soaking? (Note which wall is the most exposed to weather and which wall(s) faces to the South West where most of our wet and windy weather comes from.)
4. Are the drips beneath window sills shedding the water away from the wall?
5. Are any vents in windows weeping water internally?
6. Are flashings to lower roofs abutting main walls (such as garages and conservatories) coping? Small damp patches can appear and dry out quickly and sometimes only be noticed after multiple wettings when the plaster begins to break down and the paint flakes off.
7. Look for staining on the external walls to either side of windows and doors. This will show where cavity trays haven't been finished off to prevent water cascading off the ends.
8. Look at your driveway, paths and patio. Are there any puddles forming? (If they're deeper than the thickness of a 10p coin, they're unacceptable)
9. As far as is possible, is there any evidence of water ingress in the roof space? Pay particular attention to roof penetrations like chimneys, vent pipes, roof vents, ridge tiles, etc.

There are two types of rain that cause problems:

1. Heavy torrential rain
2. Wind blown rain

The first delivers a huge quantity of water in a deluge and has the potential to overwhelm gutters, valleys and drainage to hardstanding finishes in the garden areas such as drives, paths and patios. These are normally summer thunderstorms. All designs have limits, but those limits are pretty high. For roofs this is 75mm of rain per hour and for hardstandings, 50mm of rain per hour.

The second allows water to be driven into places it might not ordinarily get. These tend to occur more in winter. Leaks from rain only when blown by wind from an unusual direction (east, for example) can be very problematic to find.

If you find a leak, make sure you record:

1. The date and time.
2. Wind direction.
3. How long after it started raining before water ingress was observed.

Finding leaks can be a nightmare, but fixing problems before the problem is really understood, unless it's something really obvious, rarely works. Give the builder some help.

Back to the Snag

A whole house is a large item to assess in detail, so we have to break it down into parts and we'll begin outside at low level.

The damp proof course (DPC) should be 15cm (or 2 courses of bricks) above the ground level so rain splash cannot saturate the wall above it.

The DPC itself should be seen. If it is hidden or rendered over, for example, then it is potentially partially failing in its function.

Airbricks should be unobstructed and regular. They are preventing your ground floor joists from rotting and generally damp forming below the floor.

Any water that enters the cavity of the wall through the external brickwork (and it will unless the wall is very sheltered) needs to be able to escape.

Below the DPC there should be weep holes. These will mostly likely be plastic inserts in the vertical joint, although can simply be a missing piece of mortar to a vertical joint. You should only see a small protrusion of plastic with an unrestricted hole to it. Water pooling in the cavity can cause damp inside that some say is rising damp, but of course it isn't.

The mortar below the DPC is supposed to be a mix of 1 part cement to 3 parts sand. This is a much stronger mix than above the DPC, however with both places if you can easily gouge the mortar with your car keys then it is too soft. You shouldn't be able to do any more than scratch it.

Brickwork, especially red bricks can suffer from efflorescence. This is where the natural salts within the clay that the brick is fired from are leached to the surface with the flow of evaporating water as the brick dries out after rain. It should eventually lessen & stop, but can take sometime to do so (sometimes a number of years).

When totally dry, the salt can be brushed off the brick surface, but it will keep returning until the majority of the salts have leached out. There is also something called "lime bloom" where carbonated material in the mortar causes staining. This will not go with time and cannot be removed by brushing. It needs a light acid to clean it off. This should be done by the builder.

To watch out for after moving in (latent defect):

Above windows and doors there should be a tray across the cavity wall to deflect any water to the outside wall where weep holes will allow the water to escape. The tray should also be turned up at both ends to stop water running off back into the cavity. This will show itself as dampness to the internal sides of the window or door openings (the reveals) or as wet staining to either side on the external wall.

You cannot check if the cavity wall has insulation where it is supposed to have or wall ties at the correct centres and positioned correctly, but any dampness that appears on inside finishes in spots on the walls is very likely to be a symptom of bad workmanship such as this.

Where the internal wall of the cavity turns to form the window or door opening (reveal) there should be insulation preventing the 2 walls from touching. If this is not there, a "cold bridge" will occur. This means that condensation may occur on the inside of the walls at this point as the internal wall will cool down to outside temperatures.

Watch the overflow or pipes. Find them to each toilet, the central heating header tank and the cold water tank if you have one. The ballcock valve isn't working properly if they are discharging any water.

The Eaves

Check the soffit between the gutter and the wall. This is the ceiling to the overhang of the roof. This should be finished off without gaps or holes to prevent birds and insects such as wasps nesting, but there should ideally also be a ventilation gap of about 10-15mm either against the front fascia board or against the house wall. This must have a small gauge mesh fixed to keep out the wildlife.

Gutters: These should have a steady fall to the downpipe. Any troughs will collect water and that will rapidly lead to an accumulation of mould, moss and general detritus. Before too long you'll have weeds growing in the gutter. There ideally wants to be a leaf guard over the outlet to the downpipe, especially if you live somewhere with many trees.

Verges: these are the gable ends to any pitched roof. They should be neatly pointed. If the wrong type of mortar has been used, the mortar will unlikely last more than one frosty winter before falling off in lumps.

Use binoculars to see the pointing of the ridge tiles and flashings around roof penetrations. Use a simple rule: if it doesn't look neat and tidy, it's probably poor workmanship and therefore will be more likely to leak. It's a general rule, but pretty sound.

Windows

They must be properly sealed all the way around up to the house wall masonry, render or cladding. They should be solid in the wall without cracks at the junction. Check the operation of every single opening window including the lock where there is one.

A Note on the Drains

The surface water drains carrying away water from your roof and the foul water drain (or sewer pipe) are your responsibility up to the point of connection with the main drain. This is normally in the middle of the road outside your house.

This situation changes in 2011 when the responsibility for these drains will switch to the local water authority. This is a good and sensible thing.

The normal procedure before this change would be for the drain in the road to be formally adopted from the builder by the water authority through a legal agreement that sets out a contract with a design standard and inspection regime.

The drain in your garden will probably be adopted in a similar way. An unfortunate situation would be to discover that in a number of years after a problem develops, the water authority state that the drain was never adopted due to x, y and z not being done by the builder who is no longer around to argue the point.

The water authorities will have to accept drainage to existing housing as it comes and make financial allowances (increase our water rates) to accommodate any repair work, but they will probably take measures to ensure that new drainage is just as it needs to be before accepting responsibility. That is fair enough, but it is probably worthwhile monitoring the process if you buy a new home during or after 2011, especially so until the systems settles in and teething problems (always a stressful time for someone) are resolved.

Road

The road to your house will normally be adopted -by your local authority- but just be aware that the road is normally adopted after 12 months unless they refuse to do so due to the quality being poor. This is why the top course of tarmac is often left off until a new housing estate is completely finished. Until the legalities of the adoption process (a section 38 agreement) are finalised, the road up-keep stays with the builder.

Inside the House

The biggest issues inside are likely to be the quality of the finishes, but before you get distracted by the rough abutment of a skirting board to architrave junction, you must be prepared for the long slog of checking that everything works as it should. This takes time, but is worth doing now as it will save discovering them later, generally at a less convenient time.

Recording items in a table as shown below is probably the clearest way of doing the snag. Have a blank table (print a few copies of the last page of this document) and only fill out a CHECK ITEM description for the snag item found. There's no point in handing a multiple page document to the builder with lots of YES ticks.

| | CHECK ITEM | YES/ NO | COMMENTS |
|----|--|---------|----------|
| 1 | Do all external doors lock easily? | | |
| 2 | Do the ceilings look level? | | |
| 3 | Are all window boards solidly fixed? | | |
| 4 | Does every opening window shut tightly without daylight or drafts? | | |
| 5 | Do all internal walls feel solid when a door is slammed (but not too hard!) | | |
| 6 | Do floors creak or move underfoot? | | |
| 7 | Does the staircase creak? (it won't settle in, it'll only get worse!) | | |
| 8 | Are banister, handrails & newel posts solidly fixed? | | |
| 9 | Spindles to these should be close enough together so a child cannot get there head between. | | |
| 10 | Close your eyes & walk up any stairs or steps: they should all be exactly the same rise from step to step. | | |
| 11 | Does every door have a doorstop that prevents door handles from hitting plaster or hinges from being strained? | | |
| 12 | Look for safety glass etching mark on glazing below 80cm from the internal | | |

Electrics

1. Read the meter.
2. Is the consumer unit labelled?
3. Try pressing the test button and see if circuits trip.
4. Have a small electrical device you know works and plug it into every socket to check.
5. Check every light switch including external lights and those in garages, porches, etc.
6. Check the immersion heater to the hot water tank
7. Check that isolation switches to cookers and showers work.
8. Can you see an earth bonding wire (green and yellow) to each metal pipe under sinks, in cupboards and to the gas pipe near the meter?

Heating

1. Check the pipe joints feeding radiators for dampness.
2. Turn the heating on. (Leaks often disappear when the pipes are hot)
3. Do you know where the isolation electrical switch is for the central heating boiler?
4. Are all radiators solidly fixed?
5. Check for cold spots on every radiator.
6. Check for hot water
7. If there are more elaborate heating systems such as underfloor zoning, check they all work.
8. Has the primary thermostat been installed and does it work? Is it in a cool part of the house as it should be?

Bathroom(s)

1. Check the flushing of all toilets.
2. Turn on every tap. Are the taps fixed solidly?
3. Fill every basin and bath to check the overflow doesn't leak. (And that there is a plug!)
4. Fill the bath, take off your shoes and socks, roll up your trousers and stand in it. Does it creak or move? Does the sealant around the bath stretch?
5. Check showers work and curtains or screens hold the water back.
6. Are the seats loose or missing the pads underneath?
7. Do any pipes knock when taps are turned on or gurgle when basins or baths are emptied?
8. Do shaver sockets work?
9. Look under basins for any obvious drips from pipes.

Kitchen

1. Check every cupboard door and drawer.
2. Are all internal shelves solidly fixed?
3. Does the extractor fan and light work?
4. Are there sockets and plumbing in suitable places for fridges, washing machines, dishwashers, etc?

Roof Space

Make sure you look in. The insulation should be regularly laid out and flat. It should go right to the eaves. If it stops short you will lose heat and risk condensation in the roof space with the potential to induce rot.

If there is a water tank, is it clean inside and properly covered?

WATER

1. Do you know where the external stop cock is at the property boundary? Does it work?
2. Do you know where the internal stop tap is? Does it work?

GAS

1. Check the meter reading.
2. Can you smell any gas?
3. Does the isolation valve work?

Now for the obvious stuff

1. Skirtings, architraves and window boards should all be finished well and decorated as you would expect.
2. Sockets & switches should have all screws in place, be solidly fixed & level. On a tiled wall, they should be set on and not tiled around.
3. All door hinges should have all the screws in.
4. There shouldn't be any gap down the side of the stair where the stair is showing up a wall that is not flat.
5. Exposed pipes such as to radiators should be either painted or bare, but not covered in paint marks from lazy brush work to the wall behind.
6. The walls behind a radiator should be painted.
7. Kitchen worktops should be neatly jointed.
8. Have a close look at grouting to wall and floor tiling. A rough finish will hold water and dirt, encouraging mould growth.

Outside

9. Check garage doors for operation
10. Fences are solid
11. Path and patio paving flags do not rock
12. Copings to walls are not loose.

Giving the Snag List to the Builder

If the opportunity to snag hasn't been offered by the builder, but you are doing it anyway (as you should), then forward your findings in a clearly legible format which can be easily photocopied.

Enclose your snag findings to a covering letter addressed to the builder. If a builder *has* offered you the chance to snag as part of the sales process, then follow their procedure exactly, but still attach your letter to any forms they ask you to return. Make sure you date the letter and in it give them 7 days to undertake the remedial works and contact you with an invitation to back-check the items. Include the date you expect contract completion to occur on as agreed with the sales staff and when you are intending to move in. State politely that you expect all the remedial work to have been completed allowing, by that date, time for you to return and check all items on your list have indeed been rectified to your satisfaction.

Ask them to formally explain any disputed items with reference to design standards or workmanship code of practices.

Keep a copy of your letter. If you haven't heard back by the stated date, ring them up. Do not wait. Keep the pressure on.

Make sure all your items can be easily referenced and found by someone who was not with you at the time. Either print out the photos (making sure they are clear), enclose a CD rom with your photos on or within the letter inform that they are available for review on request.

Remember you want to get the snags rectified ASAP, so making it as easy as possible for the guy whose job it is to organise the snagging works may well move you towards the top of the list in preference to someone who takes out all their frustrations on him.

You must go through the back check process to make sure you are happy with the results. If you simply expect matters to be resolved, you are wishing for something that should be taken for granted, but is unlikely to occur.

Should you find other items that you missed on your first inspection, highlight them in a separate letter. Builders sometimes like to think that you only get one chance to snag, but if something is wrong, it is wrong and therefore needs rectifying.

The Follow Up

Hopefully your house builder will rectify all the items in good time and you will return to check them without finding anything to do except plan what furniture you are going to place where.

In reality, certain items will unfortunately be missed. For the guy from the builders trying to organise it all, he must contact different trades' contractors to return to remedy their own work. They will not get paid 50% of their retention money until you are moved in and happy. The other 50% will come after 12 months. So in essence, it would be much easier for him if he was simply controlling his own team of tradesmen who undertook nothing but snagging works, but this is rarely the case for commercial reasons.

If the builder is agreeing with all your snags as legitimate items requiring remedial work, then the best way to get results is to keep the pressure on. After checking the work the first time and finding items not addressed, phone or call by as often as is possible. Generally a customer who becomes a polite nuisance will be one who is seen to first.

There may be items that the builder advises you as not being legitimate snags. He may regard the quality as acceptable or state that the item must wait for 12 months until the building has settled and dried out. If his argument is correct, he should be able to easily justify it with reference to either the contract sales agreement or technical literature that is of a third party.

Should matters drag on towards your completion date without adequate resolution, telephone and state that you are thinking of delaying completion. Confirm this in a letter. It should do the trick.

Dispute Resolution

If it doesn't or you have items on your snagging list that your builder maintains are acceptable, but that you feel are totally unacceptable and the builder is not supplying evidence to substantiate his arguments, it is time to write a letter to the builder threatening to involve the NHBC (if they are providing a Buildmark warranty) or the Federation of Master Builders.

Try to be sanguine about it! If the problem(s) are causing you inconvenience to your routine, keep a diary. Keep to the facts.

It is unfortunate, but you may find yourself in a game whereby the builder refuses to accept responsibility/ liability hoping you will just take your problem away. After contacting the NHBC who will arrange a visit, you may be "surprised" that a day or two before the inspection, a workman turns up and fixes the problem.

If you still do not get an acceptable response, telephone either the NHBC or FMB for advice. Of course, if your house is not covered by a Buildmark warranty or your builder is not a member of FMB, then you may have to consider seeing a solicitor.

YBC can offer a completely independent service to investigate all problems in the West and North Yorkshire area.

Disclaimer

I hope the areas covered in this **Guide to Snagging** and the points noted have been of help in focusing thoughts on what to look for and have given a sensible procedure for carrying out the snagging inspection.

No document of this type or length could hope to cover all the points that may need to be reviewed to ensure a house suffers zero defects after completion.

I have mentioned the NHBC Buildmark warranty many times for the reason that the cost of it is included in the purchase price of your home. YBC has no connection with the NHBC as agent or by association.

