

12 Hidden Nasties to Check For Before Buying a Property



When you're buying a property, whether to live in or for investment, you'll almost certainly check out the neighbourhood, how long it will take to reach work or school, and maybe even how old the boiler is too. But within many properties lurk a number of other less obvious but potentially very serious problems that it's easy to completely overlook.

Here are just some of the hidden nasties you should check for before buying your next property:

1. **Subsidence problems.** While subsidence is often associated with landslips and sink holes much smaller clues can indicate a possible subsidence problem. Extensive cracks, leaning walls, uneven floors and doors and windows that don't fit properly can indicate a subsidence issue.

2. **Damp problems.** A damp and musty smell, stained walls and peeling wallpaper can indicate a damp issue. More seriously however, damp may be related to either wet rot or dry rot which (as well as being totally different problems) can be difficult and expensive to cure.

3. **Flood risk.** A property doesn't necessarily need to be right by a river or stream to be at risk of flooding. You can check for long term flood risk using Floodline.

4. **Woodworm infestation.** Woodworm can weaken the structural timber inside a house, often in hidden places that aren't easy to spot. Older properties with a lot of structural timber are more at risk.

5. **Non standard construction issues.** Properties built with non-standard construction methods, such as concrete panels, corrugated iron roofing and timber in some cases can be difficult or even impossible to mortgage.

6. **Condition issues.** This is something to consider if you're buying a property to renovate. If the property isn't in a habitable condition, or if it lacks a working kitchen or bathroom, it could be difficult or impossible to get a mortgage.

7. **Invasive weeds.** Invasive weeds, of which Japanese Knotweed is one of the most

common types, can make it difficult to get a mortgage on a property. They can be very expensive to remove too.

8. **EPC rating issues.** If you're buying a property to rent out it will need to have a minimum EPC rating of at least E. This is likely to move to a minimum of at least C in the next few years. If the property doesn't already have that rating you'll need to allow for the cost of upgrading it.

9. **Service charges.** Services charges apply to property bought on a leasehold basis, particularly flats. Sellers might be able to tell you about this year's service charge but it's important to know that in future years it could be much more. For example, if a programme of renovation is planned or if major repairs to the building are needed.

10. **Planning and building control issues.** It's important to check that any work which has been carried out on the property (such as an extension) has the relevant approvals where needed.

It is also a good idea to check what plans there are for the surrounding area. For example a neighbour might be planning an extension, or there might be plans for a new road.

11. Covenants and easements. A covenant can restrict what you can do with your property. An easement can give one property owner rights over the property of another.

Restrictive covenants can cover a wide range of issues: To give just a few examples, they can restrict who can live in the property, eg. those with a local connection only, prevent you from extending it, or even just stop you parking a van or caravan on your driveway.

Easements might give a neighbour a right to enter your land to carry out maintenance on their property, or give them a right of access to their property over your driveway or garden – or give you similar rights over theirs.

12. Listed buildings and conservation area issues. If the property is a listed building, or is in a conservation area, you might not be able to make any changes or improvements you're thinking of doing. Where they're allowed they may be more expensive to carry out as a result of listed or conservation area status.

You can check for listed building status with Historic England.

Checks you need to make before buying or investing

When viewing a property you could ask the seller about any or all of the issues listed here. Bear in mind however that they might not know that these problems even exist. Likewise, the estate agent usually relies on the seller to tell them about any relevant issues so they might not know either.

Currently, the National Trading Standards Estate and Letting Agency Team in partnership with industry leaders and property portals are working on programmes to improve the material information contained in property listings. A property's council tax band or rate and the property price and tenure information (for sales) must be included on all property listings by the end of May 2022. There are plans to require the inclusion of further material information such as restrictive covenants, flood risk and other specific factors in future.

If you have a comprehensive survey carried out on the property (not just a valuation) then the surveyor will be able to highlight many of these issues where they affect the condition of the property and/or recommend further investigation. During the conveyancing process your solicitor or conveyancer should be able to identify any legal issues that exist too.

It's essential to remember, however, that your surveyor and solicitor will only be able to highlight these issues *when the sale is well on the way towards completion*. It's much better to do your own checks for these and any other hidden nasties before you even make an offer on a property you want to buy.■