

## *Property Inspection Checklists*

Many people, particularly overseas investors, buy property without visiting the island to see what they're getting for their money. They often base their decision on flashy promotional literature and marketing hyper. To say this is not a good idea is the biggest understatement since Noah said "I think we're in for a drop of rain"!

Just as you would check out a car before buying it, it is absolutely essential that you inspect your potential buy, inside and out, before parting with your money.

You may have seen those TV property programmes where the potential investor 'inspects' a property. You hear them saying things like "This room's a good size", "I like the decoration", "What a lovely view". So they like the property and its location, but have they inspected it properly?

Here is a systematic method for inspecting property. And if you want to know how to give the agent the slip for a few minutes, then read on. When viewing properties:

- Look at as **many properties** as you can.
- **View properties after a few days of heavy rain** when dampness, leaking windows and doors are easier to detect.
- **Do not let estate agents or vendors rush you** through viewing without giving you the opportunity to look in every corner; take your time.
- **List all the features you want in a new home.** If you are unsure about the features you want, write down the things you like and dislike in your present home. Take this list with you when you look at properties.

- **Do not allow yourself to be seduced into buying** by a spectacular setting, the decoration and furnishings, or by the charm of the agent or vendor.
- If you find a property you like, **go back and check it over more thoroughly**. Revisit at different times of the day to see where the sun rises and sets, and the varying traffic conditions in the area.
- If possible, **meet the neighbours**.

If you are thinking of buying a new property from a developer, **get them to show you some older properties** as well as their latest projects. This is particularly important as **some building defects may not become apparent for several years!**

## *Location*

When inspecting a property, the first thing to check out is its location and the general condition of the area and neighbouring buildings.

Visit the area at different times of the day to see what local amenities are on offer and to check out the general environment and conditions:

- Is it a **noisy area**?
- Are any **farm animals** kept nearby? Is their smell likely to be a problem?
- What is the condition of **neighbouring properties**?
- Is there any **industrial activity or construction work** nearby that is likely to cause a nuisance?
- How close are **local amenities** such as shops, doctors, dentists, and the beach?
- Is there any **public transport** nearby?

- Are the **local roads** good and what are the **local traffic** conditions (peak and off-peak)?

### ***External inspection***

When inspecting the outside of a property, take time to look over any outbuildings, the boundary walls and the general site conditions:

- Look at **boundary walls**. Check for leaning, bowing, cracking and signs of movement indicating poor construction or maintenance. (Some developers cut costs by using reinforced concrete for the load bearing parts of the wall and block work for those parts above ground).
- Check for **exposed steel reinforcing**, particularly on the roof. Exposed steel rusts, allowing water to penetrate the superstructure. As it rusts it expands, causing the concrete to crack and eventually fall away. Thoroughly examine the area around any exposed steel for cracks.

(This problem is expensive to rectify. It requires the damaged concrete to be removed, the steel reinforcing cleaned and protected, and the surface re-rendered and decorated both inside and outside the property.)

- Check **external walls** for any signs of dampness, such as discoloured or flaking paint, powdery deposits and mould growth.

Moisture causes the majority of problems with masonry. It affects the adhesion of paint and spritz, causing blistering, flaking and mould growth. As well as being unsightly, damage to the structure of the building can occur. In extreme cases salts in the building fabric are brought forward with the moisture as the surface dries out. Although the fluffy type can be brushed off easily, it is symptomatic of more serious underlying problems that can be difficult and expensive to rectify.

- Make sure **walls and corners** are straight.

- Are there any disturbing **smells** from drains?
- Check that **drainage** is away from the property. Low areas around properties may collect water.
- Where fitted, check that **gutter down-pipes** have extensions or splash-blocks to direct the water away from the property and its foundations.
- Check that **patios, porches, balconies and driveways** slant away from the property to carry away water.
- Surface gradient should be highest next to the property so that water is carried away. If the plot is graded correctly, there should be no **standing water** in the garden or patio areas 24 hours after it rains.
- Are the junctions between the walls and the **windows and doors** properly sealed?
- If you are able, check that the **foundation, ground beams and columns** are free of major cracks, crumbling and signs of dampness.
- Check that the **concrete slab** is free of major cracks, crumbling and signs of dampness.
- Does it have a **concrete roof**? If so, has it been sealed?
- Check the **roof tiles** are level and evenly laid and that the roof is not sagging. Are there any **missing or broken tiles**?
- Check that any **wood** has not cracked, warped or been attacked by insects.
- Check the **swimming pool** to make sure that the pumping and filtration equipment is in good order and that the pool is not cracked or damaged.
- Check any **metalwork** for rust and flaking or loose paint.
- Check that the **external doors and gates** open and close properly.

- Check the **electricity supply box**, which is usually on one of the external walls. Is it in good condition and are its internal electrics in good order?
- Is there an external **rubbish store**?

### *Internal inspection*

When inspecting the inside of the property, **look at every room in the building.**

Ignore the decoration and furnishings and **concentrate your attention on the fabric of the property.**

- Check that the internal **walls** are flat, smooth and not cracked.
- Check that the **floor and ceiling** are level.
- Look at the **wall/ceiling junctions** and make sure they're straight.
- Check that the **paintwork** in the corners of the room is not discoloured or flaking (a sure sign of damp).
- Look at the **junctions between the windows and the property**; are they properly sealed? Are there any cracks at the corners? Are there any signs of dampness or water penetration?
- Do the **windows and doors** fit and open properly? Have the door hinges and handles been fitted correctly? Sticking doors can be symptomatic of a cracked or deformed slab.
- Are the **windows** double-glazed? Do they have insect screens? Do they have adjustable shutters?
- Is there sufficient **storage space** in wardrobes, etc?
- Check that the **wall and floor tiles** are level and properly grouted. Look at the way they've drilled the wall tiles to accept the plumbing; are the holes neat and tidy? Have they been finished off properly?

- Check that the **wall and floor tiles** are not cracked. Cracks can be caused simply by dropping something heavy on the tile or can be symptomatic of movements or a cracked or deformed floor slab.
- Do the central heating **radiators** have leaking taps?
- Are there any damp or musty **smells**?

### *Water supply and plumbing*

You can check some of the elements of the water supply and plumbing during your visit to the smallest room in the property (*see page 67*).

Some of the more salient aspects of the inspection are listed below:

- Do they use copper, grey plastic or pipe-in-pipe **plumbing**? (*see page 57*).
- Check the **water tanks** (on the roof or in the attic) and associated plumbing.
- Are the **tanks, solar panels**, etc. securely fitted?
- Do the **solar panels** face in a southerly direction?
- Are there any signs of **corrosion, lime scale** deposits or **leakage**?
- Are the **hot water tank** and **hot water pipes** insulated?
- Is there an **immersion heater**? Does it have a thermostat and/or timer?
- Is there any protection in the event of a **major leak** in the roof space such as a large water proofed tray under the storage tank and run-off gullies for the water?
- Is there a **water meter** on the incoming main (required by law)?
- Is there a **water filter** on the incoming main (stops debris getting into the plumbing)?

- Has a **water softener** been fitted (recommended to prevent pipes furring and eventually blocking, prolong life of appliances, and reducing heating costs)?
- If there is no water softener, has a **magnetic scale reducer** been fitted? Although this will reduce the amount of calcium deposited in the plumbing system, it is not as effective or as long lasting as a good quality water softener.

### *Electrical*

Take a few minutes to inspect the electrical system and fittings. It's quite easy to spot bodged or sub-standard work. *Don't be tempted to put your fingers into places they're not supposed to be.* You might get a bigger shock than you expected!

- Does the property have a **single or three-phase electricity supply**? A single phase is perfectly adequate for apartments and smaller properties. But if it has three or four air conditioners, a single phase supply may prove inadequate. To see which type of supply the property has, count the number of electricity supply cables running to the building. If there are two, the property is on a single phase; if there are four it's on a three phase supply.
- Look inside the internal **distribution and circuit breaker boxes** for signs of damage and bodes. Are the electrical cables neat and tidy?
- Are there enough **switches and sockets**? Do they work? Do they spark when used?
- Are the **switches and sockets** square on the wall? Do you recognise the brand name or are they of the low cost unbranded variety?
- Are there **shaver points** in the bathrooms?
- Are the **light fittings** neat and tidy?

- Do all the **lights** work?
- Are there any **light fittings** in impossible to reach places?
- Is there a **telephone**?
- Is there a **TV aerial** and **TV point(s)**?
- Is there **air conditioning**, does it work properly?
- Is there a **satellite TV**?
- Are there **other items** such as: a security system, electric gates, electric garage doors, etc? If so, do they all work properly?

### ***Kitchen***

While inspecting the kitchen, pay particular attention to the quality of the carpentry, fittings and appliances, and the amount of storage space. Also, keep an eye out for signs of water leakage. It may be easier to inspect the plumbing while visiting the smallest room in the house, but you should check it out in the kitchen as well.

- Check the condition of the **floor**. Are there any signs of water leakage? (Look for discoloured grouting or paintwork).
- Has the **kitchen sink** been sealed around its edges?
- Check that the **sink** is fitted properly and is not loose (try rocking it) and that the taps are not loose and that they all work properly.
- Check the **sink** for denting, chipping, discolouration and lime scale deposits. Do you recognise the brand name or is it one of the flimsy, cheap unbranded variety?
- Does water run out of the **sink** quickly? If it is slow, the pipes may be partially blocked or too narrow.
- Check under the **sink** to see if there has been any water leakage.

- Check that the **isolation taps** (usually under the sink) are working.
- Look at the **appliances**. Are they suitable, do they work? Are there any problems such as an oven door that will not open easily? Do you recognise the brand names? Has the property owner changed them?
- Is there sufficient **worktop** and eating space?
- Is the **worktop** marked?
- Have the **washing machine and dishwasher** been plumbed in properly and connected to waste outlets?
- Check the quality and condition of the **kitchen cabinets**.
- Check that there's sufficient **storage space** for your needs.

### ***Bathroom***

It's quite easy to spend a few minutes inspecting the bathroom without being rushed. Just say that you need to answer a call of nature and you'll be shown to the smallest room in the house.

Don't forget to lock the door behind you and flush the toilet before leaving!

- Check the condition of the **floor**. Are there any signs of water leakage (look for discoloured grouting or paintwork)?
- Is **sanitary ware** fitted properly? Is it loose (try rocking it)?
- Are the **taps** loose? Do they work properly?
- Check that the **water isolation taps** are working.
- While checking the water isolation taps you should be able to **check the type of plumbing**, which will probably be pipe-in-pipe, copper, or grey plastic.
- Manufacturers of quality **sanitary ware and taps** usually mark their

equipment with their brand name and some other information. If you don't recognise the name, jot it down and check it out later. If the sanitary ware and taps are not branded, they're probably of average or poor quality.

- While visiting the smallest room, **take the top of the WC cistern** and look inside. If there is a lot of calcium deposited, just remember that there may be a similar amount or possibly more, helping to block water pipes.
- Check that the **sink, bath and shower** have been properly fitted and sealed around the edges.
- Check under the **sink and bath** (if possible) to see if there has been any water leakage.
- Check that the water runs out of the **sink, bath, shower**, etc quickly. If it is slow, the pipes may be partially blocked or too narrow.
- Flush the **toilet** to make sure the cistern fills properly.
- Are there **small bins** in the bathroom for toilet paper? If there are, the soil pipes and/or drains may be inadequate and liable to block.
- Are there **heated towel rails, shaver points** or any other useful extras?

## ***Inspection summary***

When inspecting properties, **use your common sense and keep your eyes open. Keep written notes** of things you like and things you dislike about the properties you look at.

At the end of your inspection, **point out your dislikes to the developer, vendor, or agent - it may help him to drop the price!**

## ***Professional inspection of resale property***

Before making an offer on a resale property **engage the professional services of a property surveyor** to inspect the property, prepare a report on its condition, and give you an independent appraisal of its market value.

The report should cover the following areas:

- Foundations.
- Damp proof course.
- Signs of rising damp and if so the seriousness, cause and likely cost of remedial work required.
- Checks of under floor areas.
- Signs of cracking in walls and columns.
- Quality and condition of cement in concrete constructed buildings.
- Quality and condition of woodwork including checks for dry and wet rot and insect damage.
- Drains and manholes.
- Septic tank.
- Electrical wiring including an earth leakage test.
- Heating and air conditioning equipment.

- Swimming pool and related equipment.
- Roof insulation type and quality.
- Roof tiling.