



Location, Location, Location? Not Without a Survey

STORY: Sue Rawle

Does your heart rule your head when it comes to making those all important decisions such as buying a home? Unless we possess the business mind of a strategic developer, concerned only with profit, most of us would have to admit that a house should exude a certain esoteric wow factor to make us want to buy it.

Like the rest of you I suspect, I fall in love with older properties all the time, so much so, you could consider me flirtatious. “Last week she was in love with a Victorian Manor, now this week it’s a thatched cottage”. That is of course, until

I chat with the owner, and hear some of the horror stories they’ve had to endure because they didn’t have a survey done, and then my sensible self takes over, rationalising every nook and cranny and working out how much it’s all going to cost.

Take a lovely customer we have just had the pleasure of working for. Having bought what she and her husband thought was a ‘bargain’, they set about restoring the property. Grade II listed, in addition to which there is a listed public access right



LEFT: Restored to its former glory with lime mortar. **ABOVE:** This cement render applied to stone and cob shows signs of decay. **BELOW:** Surveys can pick up problems like this.



through the back garden to the property behind, who not unreasonably want access to their front door, the whole shebang has ended up with solicitor letters flying thick and fast between the two parties. Had they had a survey done, the short comings of owning a property with this type of covenant would have been all too apparent.

However, it gets worse than that. The house needs a lot of work doing to it to give it any sort of kerb appeal and that's before you look up in the roof space. Then things really begin to unravel, literally, as the cob wall is crumbling, along with the timbers of the A frames which are not actually supporting the roof in any shape or form. In a nutshell, it needs £100,000 spent on it and there's the rub. On the open market it wouldn't fetch more than £170,000 so if you do the sums on the price paid for the property when they bought it; this particular couple are likely to be out of pocket in excess of £10,000 upwards. As they intend to sell at all costs,

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ABOVE: Had a Chartered Surveyor been called in, the cracks in the cob would have been picked up. **BELOW:** An independent survey would have shown up the shortcomings on this property.

it's unlikely they will realise any profit and will probably sell at a loss just to get rid of the property.

Of course, beauty is in the eye of the beholder, and if you are determined to buy what you feel is your dream home regardless, can I offer two simple pieces of advice- get an independent survey done and a consultation report from a lime and cob expert. At least then there hopefully won't be too many nasty surprises in store!

When I use the word survey, I'm not talking about the surveys often provided for mortgage companies. One customer I spoke to recently told me the last house she bought, the surveyor, sent by her mortgage company, literally drove past the house, didn't even bother to get out the car, so buyer beware! Make sure you know who you are dealing with, what type of survey you are getting for your money, and also that the surveyor is independent, fully qualified, and more importantly, experienced in surveying old properties.



CARE AND REPAIR

We offer a consultation service as part and parcel of working in cob and lime and frequently refer customers to a good friend and colleague, Paul Jewels, FRICS. Paul has been surveying properties in the South West for thirty years and has vast experience of all types of property from listed dwellings, pubs, farmhouses to barn conversions; he is familiar with a broad spectrum of types of construction and therefore potential hazards.

As Paul explains, "For an applicant to view a house there is a limited opportunity as an inspection is usually done within half an hour to one hour- not long to try and take everything in. It therefore makes sense to instruct a Chartered Surveyor to make a thorough inspection of a proposed purchase prior to agreeing a price. A Chartered Surveyor will then identify any problems with the structure, and this will include subsidence and lateral movement in walls to timber decay and dampness. The surveyor's examination is technical and thorough, and will also take into account such things as services, i.e. private water supply and drainage facilities. It may be fine to know you can afford to buy the property



outright, but it's also important to know that after purchasing, you can afford any capital requirements which may be necessary."

Location is always fundamental when choosing a home and everyone has different priorities, depending on their situation. Whilst some may wish to be close to amenities, others yearn for a small village or a view of open pastures. Although locations vary, the rules of purchasing stay the same- get a survey done first. The majority of the time, structural problems can be put right if you know what you are doing, hence the importance of asking the

experts to view the property before you purchase.

Here in the south west, property prices are not only holding their own, but gradually moving back up as more people opt for what they feel is a better lifestyle, far from the madding crowds. Many of our clients are cash buyers who come down from the Home

Counties and the Midlands and who want to purchase an older property with character, and who can blame them?

As I said earlier, for me it's an older property every time so I understand the allure. Just make sure you get that all important survey done first, before you part with your money!

Sue Rawle is a partner of Heritage Cob and Lime, based in North Devon. The company can be contacted on 01271-379119. Paul Jewels, FRICS, is a Chartered Surveyor and can be contacted through www.heritagecobandlime.com go to the page Independent Survey and click on the link to Paul Jewels.

LEFT: Wallpaper can hide a multitude of sins- a surveyor or cob expert would have noticed this. **BELOW LEFT:** Window restored with new slate sill and re-rendered in lime mortar. **BELOW:** A consultation with a cob and lime expert showed that the lime mortar has seperated from the laths

