

Snagging new build properties

The rules around checking new builds for defects have changed, here's what you need to know



In theory if you buy a new-build property everything should be 100% perfect, but in reality, even the best-built homes can have problems.

In most cases these problems are cosmetic and are easily fixed, but sometimes the issues can be more serious – we've all seen the horror stories of wonky walls and swampy gardens.

This is where snagging surveys come in. Unlike a traditional survey, a snagging survey is specifically designed to check for the problems you would typically find in a new build property. A snagging inspector will check the quality of workmanship against a pre-determined standards set by organisations like the National House Building Council (NHBC) and present their findings in a report so they can be rectified by the builder.

Snagging surveys should ideally be conducted during the period between building work being finished and your legal completion date, so the developer has time to fix any snags before you move in, but it's common for developers to refuse access until after your legal completion date.

If you leave it until after tenants have moved in, it can be more difficult to get problems fixed, but you still have two years from your completion date to report any defects to your house builder. They are legally obliged to fix these defects as part of your property's



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warranty, which typically lasts for ten years.

Alternatively, you can now have what's known as a pre-completion inspection carried out by a qualified inspector. This is a new type of inspection, introduced by the New Homes Quality Board (NHQB) last year to give new-build buyers more protection.

What's the difference?

The main difference between a snagging survey and a pre-completion inspection is the level of detail your surveyor can go into.

"With a pre-completion inspection we have to follow a strict checklist of criteria set out by the NHQB and we can't really

deviate from the list. It's less detailed than a snagging survey, but it provides a good enough level of information for you to be able to make a purchase knowing what the quality of your build is like," explains Tom Britton, managing director of professional snagging company HomeSnag.

"A snagging survey is much more in-depth. We can raise more technical issues in line with building regulations, NHBC tolerances, and other relevant standards, and use more specialist equipment to check areas out of sight such as the roof and cavity walls. During the winter we also use thermal cameras to check for heat loss, which is a big thing for our customers at the moment, particularly with energy costs going up so much."

This difference in detail is reflected in the price. A pre-completion inspection costs between £300-£500, while a snagging survey costs between £375 – £575 depending on the size of the property.

The other main difference is when they can be conducted. A pre-completion inspection, as the name suggests, can only be carried out before completion – typically a couple of weeks before you get the keys. A snagging survey is usually carried out after completion, within the first two years of ownership.

"We say the opportune time to get a snagging survey is within the first two months of moving in," says Tom. "The reason is the bigger builders – the ones that are responsible for 70% of construction in the country – need you to fill out a House Builder Federation (HBF) survey within the first couple of months. This survey has a big impact in our line of work because the site managers and their sales staff are often incentivised to get good results, so you're much more likely to get them to fix any problems in this window."

Which should you go for?

It all depends on your own preferences. Pre-completion inspections cost slightly less and have the benefit of holding the developer accountable, while snagging surveys provide much more detail and

are less restricted.

The important thing is to have one says Jamie Parker, completions manager at Property Hub. "When you're spending thousands of pounds on a property, the price of a report is inconsequential.

"Some people might think: 'I'm buying a new build; it's gone through all its building inspections so why would I need to pay for a separate a snagging company? But these inspections don't pay attention to the final finish."

Most people can spot obvious faults like patchy paintwork and badly fitted doors, but the most problematic snags like structural issues and dodgy plumbing are undetectable to the untrained eye.

"There's an assumption with new builds that because it's new, it's going to be absolutely flawless, but in fact because there's lots of different trades working on it and trying to complete their work in order to meet tight deadlines often things get missed," says Tom.

What happens after an inspection?

Once you get the results of your survey you should send it on to the builder and agree a schedule of works. With a pre-completion inspection they have 30 days in which to rectify any issues. "The great thing about the NHQB scheme is there is now an Independent New Homes Ombudsman service that has the ability to enforce it with penalties," says Tom.

With snagging surveys, it's less straightforward. It all depends on the site manager. "You might get one that will do everything on the list and go out of their way to help, or you could end up with one that refuses to do anything, but that's quite rare. Usually, you'll get something in the middle," says Tom.

If you do encounter any disputes, your warranty provider can help you settle them. All new build houses in the UK are protected by a warranty provider who are there to ensure any major defects in their home will be put right. The biggest in the UK is the NHBC's Buildmark warranty which covers around 80% of all new build homes.

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