



Realising the potential of communities by ensuring that people have access to affordable, sufficient & suitable housing in Argyll & Bute



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1.0 Introduction

For most of us, our homes are the most valuable possession we own

The table below highlights some of the aspects you may be responsible for:

Individual responsibilities: These are the parts of the property for which you are fully responsible. Most likely, these will include all parts of a detached house, all but the separating walls of a terraced house and most of the internal parts of a flatted dwelling.

Mutual responsibilities: In terraced property the separating walls, and any chimneys (but not flues) built off such walls, are likely to be owned by each side up to a hypothetical plane up the middle of the wall. In reality such a wall or chimney may require work which can only be done

A tenement is any building comprising two or more flats that are divided from one another vertically

In tenements owners have to work together to manage the building. Our leaflet, **A** explains how this can be done <http://www.argyll-bute.gov.uk/housing/owners-associations>.

2.2 Insurance

Your house should be insured for the reinstatement value of the whole building. Owners should check the terms and conditions of their insurance policies, as **adequate maintenance** may be a requirement of guaranteed cover.

Where property is immediately adjacent to areas to which the public have open access insurance should also cover 3rd party liability. Insurance is especially critical in these cases because if a part of the building falls and injures a passerby, the owner, or all with common responsibility in a tenement, may be liable for damages.

Insurers should be informed when any major works are to be done to premises.

2.3 Building Contracts

If you're getting building work done it is important to know exactly what will be provided and what it will cost.

It is recommended for major works a consultant architect or surveyor be appointed to specify the works required, obtain properly measured tenders and supervise the works.

It is also recommended that you consider the use of a contract appropriate to your project. The Scottish Building Contract Committee produces two standard contract types.

1. Building Contract for a home owner/occupier (without a consultant)

The following information provides a guide to the areas you should inspect internally and externally:

The steps in your maintenance plan

Carefully appraise your property and draw up an inspection checklist

Decide on the frequency of inspection for each item

Identify those items you can inspect yourself and where you feel

3.1 The External Checklist

Chimney pots: make sure they are not leaning or broken. Damaged or loose pots can fall in strong winds, damage the roof or injure a passer-by.

Chimney: make sure it's not leaning and check for any damaged masonry. Water can penetrate and cause damp if the mortar between the masonry is loose or missing. In the winter time water may freeze and expand causing further damage. Also make sure used flues are not blocked - this could create a buildup of poisonous gas. Unused flues should be properly capped and vented.

Flashings: make sure these are not loose or missing as they prevent water getting in around chimneys and dormers.

Roof: check for missing, cracked or slipped slates or tiles. Broken or badly fitting slates or tiles can allow water in.

Gutters and downpipes: even a small water leak or blockage may damage masonry, rot wood and cause damp if not repaired quickly. Also make sure that your gutters are not silted up.

Overflow pipes: if these are leaking it means that a water tank or toilet cistern is not working properly. Repair it quickly before it causes any damage or damp.

Mortar joints: if the mortar joints between the brick or stone are damaged or crumbling, water can get in and it may cause damp.

Roughcast or render: any defect that allows moisture to penetrate may cause damp. Loose or boss patches should be replaced.

Cracks in the wall: if cracks suddenly appear or get much worse, get advice from a surveyor immediately - it could be a structural problem.

Doors and windows: if you have wooden doors and windows, these will rot if not properly protected with paint, so make sure the paint is not cracked, loose or peeling.

Glass: cracked glass can be dangerous and should be replaced.

smoke detectors - check the function and batteries once a week, and gently vacuum inside twice a year

4.0 TYPICAL INSPECTION CYCLES

This information is provided as a guide only:

Element	Frequency (Months)			What to Look For
	6	12	12 - 60	
Roof Coverings				Note any slipped and missing slates. Arrange to have replaced. Remove any debris and plant growth.
Flat roofs				Note any puddles, blisters, cracks or deterioration indicators to the covering. Remove any debris or plant growth. Clear drainage outlets.
Gutters (parapet valley, box)				Check for wear and tear. Remove any debris or plant growth. Clear drainage outlets
Gutters (eaves)				

5.0 Typical Replacement Cycles

Most building materials will last for several decades and natural materials like stone, slate and lead, for far longer than manufactured materials. Irrespective of the type, well maintained materials will last longer.

The following table is only a guide; and much will depend on the quality of original work and the conditions at each individual house. The Inform Guides provide more detail on the property and functions of various materials.

Element	Material	Theoretical replacement
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6.0 PLANNING PERMISSION AND BUILDING CONTROL

Owners are advised to enquire at their local building standards and/or planning offices to be certain of the statutory approvals required for certain building works.

