HOUSING LEAFLET - 7

Housing Services

LOOKING AFTER YOUR HOME GUIDE

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

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Water ingress causes ceiling collapse

1.0 Introduction

For most of us, our homes are the most valuable possession we own. This booklet contains information and advice to assist you in developing and implementing a routine for planned maintenance to your property.

General wear and tear, coupled with the deterioration of building components due to age and climate, can cause damage to the fabric of your house and it is important that owners plan maintenance to keep their homes in good condition.

This booklet will also be of assistance to landlords, as the Repairing Standard requires that landlords maintain their properties in accordance with statutory requirements.

Further information on statutory housing standards is provided in the leaflet ***Housing Standards*** available from Housing Services or downloaded from **http://www.argyll-bute.gov.uk/sites/default/files/housing/Housing%20Standards_0.pdf**

2. UNDERSTAND THE PAPERWORK

2.1 Titles

Titles tell you what you own, what you are responsible for and who you may share responsibilities with. This is especially important in tenement buildings.

You should know where your title documents are and keep them safely. If a house is mortgaged most titles will likely be held by the mortgage provider.

If you need a copy of your titles or recorded disposition/land certificate these can be obtained from your mortgage provider, solicitor or from Registers of Scotland (Tel 0141 306 1718).

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 by involving owners on both sides. This is known as a mutual responsibility.

In flats the same hypothetical mid line of responsibility can apply to floors between two flats with owners above and below sharing responsibilities.

Common responsibilities: These joint responsibilities apply most often in flatted property although in terraces some land may also be shared. In a tenement or flatted building the roof, walls (but not windows), foundations, access stairs and landing may all be common responsibilities.

Tenement responsibilities are expanded upon in the booklet ***Common Repair, Common Sense***.

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 Guide to Setting up and Running an Owners' Association** 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)
2. Building Contract and Consultancy Agreement for a home owner/occupier appointing a consultant.

Your contractor or consultant should be able to provide copies of these contracts for your use and you should ensure both you as client and your chosen contractor, have a copy of the completed contract you use.

3.0 INSPECTING YOUR HOME

As soon as a house is completed, the building will start to deteriorate. Materials age and decompose, fittings become obsolete and our severe climate drives wind and water into the building fabric with unremitting regularity.

It is far better to deal with planned maintenance, with time to schedule works to your convenience, rather than deal with an emergency situation, for example in the aftermath of storm damage. Early intervention is also often less expensive.

The most important discipline is starting to look regularly at parts of the house structure during routine daily activities. For example as you walk up the path, briefly scan the roof. If a slate or tile is missing you know remedial action is required.

"Regular inspection and maintenance can prevent minor repairs turning into costly works".

Understanding the different performance characteristics and material life of the components of your house will require some knowledge but it's fairly straightforward.

Historic Scotland have produces a range of '***Inform Guides'*** covering various topics. These guides are relevant to any pre-1919 traditionally built houses and later houses using the same materials and are available from http://www.historic-scotland.gov.uk/publicationsresults.htm?catbrowse=true&pubcategory=Conservation,%20repair%20and%20maintenance&pubsubcategory=Inform%20guides

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 competent to judge their condition**
- **Identify elements where you need professional help to gain access or to assess condition**
- **Take dated photographs of areas of concern to monitor any future deterioration**
- **On the basis of your inspection, draw up a plan for maintenance or replacement over a planned timescale**

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. Also make sure that putty and glazing bars are sound.

Windows: make sure that your window frames are sound and windows open safely.

Airbricks: these help to stop floors rotting by allowing air to circulate underneath. Make sure they are not blocked with soil or new paving and keep them clear and clean.

Damp proof course: Make sure that the earth or paving is kept 150mm (six inches) below this course or you may get damp walls and crumbling plaster work.

Gullies: check that your gully has a grating on the top and that the waste pipes pour into it properly. Also make sure that it is emptying properly. Where possible, waste pipes should discharge below the gully grating level - if this is not the case, make sure your grating is kept clear of leaves and waste.

Fences: check that your fences are sound and treat regularly with a wood preservative.

Garages, sheds, etc: check for damage and treat timber.

Driveways and garden paths: make sure that they are sound and free from holes.

3.2 The Internal Checklist

Roof space

- check timbers for holes or powdery timber - this could mean woodworm
- check for damp or rotted timber, a damp chimney stack or dampness on the underside of slates - this could indicate leaking roof or a plumbing leak

- check that your roof isn't sagging or bowed and that you don't have open joints between timbers. This could indicate that the timbers are overloaded if slates have been replaced with tiles and additional support will be required - seek advice immediately from an engineer or surveyor

Floors

- check for holes in floorboards or powdery timber - this could mean woodworm
- creaking floorboards could mean loose or missing nails or rotten timber underneath - check joints and wall plates
- damp floorboards could be rising damp or a leak
- check under your bath and sinks for dampness

Walls and ceilings

- if you have damp walls, it could be a plumbing leak, condensation, rising damp or penetrating damp
- a damp patch at top of chimney breast could be defective flashing between the chimney and roof covering, defective brickwork in the chimney stack above the roof, or an unventilated flue

- cracked or loose plaster could just be shrinkage in new building materials or differential movement between components. However, it may also mean that your plaster needs replacing or indicate a potential structural fault
- sagging or cracked ceiling could indicate overloading or that your ceiling plaster or ceiling itself needs replacing

Cellars/basements - check for dampness

Water, gas, electricity, heating

- a dripping tap means a faulty tap or washer, or your tap could need re-seating
- overflow pipe dripping could be a faulty or dirty ball valve mechanism
- knocking or banging from pipe work could be due to excess pressure, an airlock, a lack of support to the pipes or inadequate provision for thermal movement
- boilers, gas fires, gas cookers - get these serviced annually and include a carbon monoxide test. Also beware of a change in the colour of the flame.
- check radiators for efficiency - they will need bleeding if the top is hot and the bottom cool, or vice versa. If the problems persists, get a heating and ventilation engineer to look at your system
- electricity - check your sockets, cables for any excess warmth and replace any cracked sockets. Check the plugs on major appliances - if fuses blow frequently, this indicates a problem

- 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)	✓			Remove any debris or plant growth. Clear drainage outlets. Ensure angle of drain off adequate.
Flashings,		✓		Patch any worn metal elements.
Rooflights		✓		Remove any debris or plant growth from surround flashing
Skews, Parapets		✓		Check for signs of movement or decay to stonework.
Chimneys (from ground)	✓			Check alignment of stack, and condition of stonework and pointing.
Chimneys (close inspection)		✓	✓	Every year if accessible from roof level or longer if scaffolding required.
Main stonework			✓	Check for deterioration to stonework and pointing.
Render/roughcast		✓	✓	Visual inspection from ground level annually. Check bond with the wall every 5 years by tapping for a hollow sound.
Limewash/ Painted masonry			✓	Monitor aesthetic quality
Windows and doors		✓		Check quality of paintwork and for signs of timber decay. Check glazing beads and putty.
External timber paintwork			✓	Check for exposed natural timber which may then be prone to rot.
Vents		✓		Keep all sub floor vents clear to allow adequate ventilation and avoid rot to timber floors.
Internal timber		✓		Inspect accessible areas of roof and under floor. Check for areas of dampness or discolouration, fungal growth, wood soft to the touch
Gas appliances		✓		Should be checked annually by a Gas Safe registered contractor.
Electrical installations			✓	After 30 years should be checked every 5 years by a SELECT registered contractor.
Private water Supplies			✓	Supplies serving 50 or more persons should install and maintain the recommended treatment measures and be analysed twice annually. Supplies serving fewer should install and maintain the recommended treatment measures.

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
Roof Coverings	Slate	150 years +. It is rare for a whole roof of slates to deteriorate to the point of requiring replacement. More often the faults are with corrosion of the nail fixings and wear around the nail hole.
	Concrete tiles	40 years +. Tiles become brittle to touch and become porous. Pressure washing exacerbates the loss of water resistance.
	Felt	15 years.
	Lead, copper etc.	150 years +. Any problem is likely to be at sheet joints or abutments with other materials. Repair is usually preferable to replacement with inferior products.
Walls	Stone	100 years +. In reality the stone will last for centuries more but the mortar may deteriorate and require repointing. Localised facing repair might be required, particularly to sandstone which is prone to delaminating.
	Render/ roughcast	50 years +. Very dependent on the quality of the original work.
Timber	Structural timber (roof, floors, lintels)	150 years +. The lifespan of timber is wholly dependent on maintenance. Avoidance of damp is critical.
	Windows	100 years +. Again very dependent on maintenance to achieve the maximum.
Wiring	Various	Any old wiring, lead or fabric covered, should be replaced as a matter of urgency. PVC coated wiring, common since the 1960's onwards has a lifespan of 40 years + and thereafter should be tested periodically.
Heating systems	Various	10 – 15 years. The older the system the more important regular testing, particularly for gas and solid fuel when exhaust gasses could kill.
Plumbing	Lead	Any remaining lead pipes will be past their theoretical end of life and with associated health issues should be replaced. Copper will last 100 years.
Drainage	Various	100 years +
Plasterwork	Lath + plaster	100 year + if kept free from damp. If the plaster breaks from the lath, due either to its weight increasing form damp or constant vibration, particularly on ceilings, a fall is inevitable and potentially fatal.

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.

Most maintenance and repair work shouldn't require a building warrant or planning approval but some works of replacement might.

7.0 BUILDER OR DIY

Selecting the contractor to undertake work on private houses is the choice and responsibility of the owner who has to pay for work being done. In a tenement building this is a joint decision for all owners responsible for paying for the work.

Some works, e.g. to gas and electrical appliances must, by law be done by contractors registered with the appropriate body. These works have the potential for fatal consequences and it is critical they are undertaken by a qualified contractor.

DIY has much to commend it in terms of saving on labour bills provided quality is ensured. Asking friends and family to help can save considerable expense. However, you must consider any element of risk and ensure you/they have the skills required particularly on more extensive works.

8.0 Useful contacts

Argyll and Bute Council, Housing Services – 01631 572180
www.argyll-bute.gov.uk/housing **or** housing@argyll-bute.gov.uk

Argyll & Bute Care & Repair - 01631 567780
(advice for those aged over 60 or disabled)

Chartered Institute of Building – Find a Builder
http://www.ciob.org.uk/advice/choosebuilder/findingabuilder

Energy Saving Scotland Advice Centre - 0800 512 012

Independent Housing Advice Line for Argyll & Bute – 0800 731 8337

Royal Institute of British Architects – Find an Architect
http://www.architecture.com/UseAnArchitect/Home.aspx

Royal Institution of Chartered Surveyors – Find a Surveyor
http://www.rics.org/uk

If, at this stage you feel overwhelmed and don't know where to start, please do not hesitate to contact the Housing Services office for free advice.