

STBA

SUSTAINABLE TRADITIONAL
BUILDINGS ALLIANCE

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Dear Sirs

Consultation on Improving the home buying and selling process

The [STBA](#) is an alliance of key [industry bodies](#) in the UK, dedicated to ensuring the sustainability of our older building stock.

In the conveyancing process, mortgage lenders often demand certainty where any form of damp is identified, and this can result in inappropriate and damaging work being to traditional buildings - i.e. those of solid wall construction - which represent approximately 25% of the housing stock.

Damp is normally caused by defects such as incorrect ground levels, faults in roof coverings, faulty rainwater goods, failure of joints between windows and walls, abutments, defective pointing or high internal moisture levels, lack of ventilation and resulting condensation. Solid walls can take time (sometimes 2-3 summers) to dry out, and sometimes there are multiple causes of damp, so the injection of damp proof courses may not be the correct action - and this is widely recognised by experts in older buildings. However, many mortgage lenders continue to require the guarantees provided by damp-proofing specialists and sometimes work is carried out during the conveyancing process, which imposes time constraints and leads to hurried work.

The issue arises in part because surveyors are often not specifically qualified to assess traditional buildings. The RICS Guidance for Surveys of Residential Property (2014) specifies that the surveyor needs to be familiar with the nature and complexity of the property type and the region in which it is situated, including: "Common and uncommon vernacular housing styles, materials and construction techniques; particularly important for older and historic buildings where the surveyor must understand the interaction of different building materials and techniques." Many surveyors do not meet such a competence requirement. The need for a buyer to use an appropriately qualified surveyor (minimally BS7913) therefore needs to be made clear both to buyers and to mortgage providers when looking at traditional buildings.

It is also essential that any timber and damp surveys are carried out by an independent expert, qualified in traditional buildings (minimally BS7913) and with no financial interest in the outcome of the survey or any remedial works recommended.

We are of course willing to work further with you to help resolve this issue.

Yours faithfully



Nigel R S Griffiths, Director