

# *Viewing a property: The Checklist*



*Sherlock Solicitors*

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## Introduction

*What should I look out for when I go to view the house I want to buy?*

It's a question that comes to mind when you're facing the exciting prospect of buying a new home. And it's one you need to think carefully about. It's easy to get caught up in the excitement of choosing a home that suits you and forget about the more mundane things that will become very important when you move in – things like the bad state of the roof or whether you should be worried about that crack on the wall of one of the bedrooms.



So it's vital that you give some look at the viewing as your best opportunity to really find out as much as you need to about the house. Before you make an offer, go through this list and make sure you're happy that you've got the answer to the questions raised. They might turn up something that makes you decide against the house completely or you could come out of the viewing having decided that you definitely, absolutely *have* to get your hands on the keys.

You're always advised to have a structural survey carried out before you sign contracts. This is essential to ensure that you know about any issues before going ahead. Most mortgage companies will carry out their own survey but it's important to remember that their survey will focus on valuation, not structural safety and you need to satisfy yourself in that regard.

So let's look at what you need to think about during the viewing.

## Boundaries

As you can imagine, the boundaries to the property are a vital aspect when you're thinking about buying. Ensuring that the exact area of land being sold with the property are correct can save you a lot of headaches. If there's any doubt at all, you could end up in a nasty boundary dispute with a neighbour and that's the last thing anyone wants to deal with it.

Boundary disputes are messy, costly and maybe worst of all, they cause serious damage to the relationship you share with your neighbours. Not exactly what you want to be heading into when you turn the key on your new home.

While the boundaries will be clearly set out on maps attached to the legal documentation sent to your solicitor, it's a good idea for you to give the boundaries enclosing the property some thought at the viewing.



What kind of boundaries exist? The old saying goes that the best kind of boundary is a wall because it can't move! But there might be hedges instead or some other kind of fence. Whatever kind of boundary is in place, you need to check for any gaps or breaks in the boundaries. Does the hedge run all the way around the property? Has it been broken down in any way? If there's a wooden or wire fence, is there a gap?

If there is a gap then it's not automatically a bad thing but it is important to take note of it and tell your solicitor later on so that they can pay careful attention to the boundary aspect of the property and make sure that there haven't been any issues in the past with the owners of neighbouring properties.

## Storage

You need to know what storage comes with the property. Is there an attic? If so, can it be easily accessed or will you need to install some kind of access ladder? Is there a basement or any kind of outhouse?

If you're buying an apartment, there may be a storage facility in an underground car park or maybe a smaller shed in another building some distance from the apartment. You need to see everything that's there. Take note as well of whether these facilities are empty or if they're being used by the current owners. The vendor is obliged to make sure the property is completely empty when the transaction closes but if there's a garage that's full of all kinds of lawnmowers, garden tools, old deckchairs and a hundred other things, then remember to mention it to your solicitor. It might take the vendor some time to clear everything out. You don't want to have any delays because the vendor is still working on filling a skip.

Make sure your solicitor is aware of the situation so they can flag it with the vendor's solicitor during the transaction so that everything gets cleared out in good time for the completion date. It's something that you can highlight to the estate agent as well so they can chase up with the vendor if this hasn't been done.

## Parking

Find out about the parking situation. Is there on-street parking? In some properties the county council will operate a disc parking system and you need to find out how much the discs cost and also whether there is a limit on the number of discs that will be allowed. You don't want to commit to the purchase only to find out later in the transaction that the council will only allow one car to park on the street and you need two.

Similarly, an apartment will usually come with a car parking space in an underground or attached carpark. If this is the case, make sure you view the

car park as well. Think about what it would be like when you're coming home late – would it feel very lonely after dark? Would you feel safe or is it something that you would be worried about?



Find out if there's a designated space for every apartment and once again, ask if there's any provision for second cars. There may be an area for additional cars that can be used on a "first come, first served" basis. Or maybe there's a possibility of buying a second parking space.

It's worth asking whether you can rent out the parking space if you're not using it. This is sometimes allowed in apartment blocks while others won't allow the spaces to be used by outsiders. In that case, would you be allowed to rent it out to another tenant of the same apartment block?

Ask if there's any provision for visitor parking. And finally, don't forget to find out if there's a bike shed.

## *Refuse*

What's the situation regarding refuse collection? Is the council in charge or is there a private refuse collection service that you can join? If you're buying an apartment, the bins are most likely situated in the car park so make sure you ask to see that area too.



## *Hidden costs*

In general your solicitor will determine the situation regarding costs that come with the property. These will mainly include things like refuse costs if they're covered by the council, or parking fees for on-street parking. The situation is a bit different with apartments. The entire area is run by a management company and they'll issue various rules to go with the property. These rules are intended to make sure everyone can enjoy living in the block so there will be provisions against anti-social behaviour and noise pollution.

The management company is run on the proceeds of the management company charge. This is a service charge payable by each apartment owner every year and it covers the cost of everything the management company needs to do, like maintain common areas, cut grass, paint walls etc. Your solicitor will be given the figure for this to be paid during the transaction.

You'll be responsible for paying the amount due from the date when you get your keys until the end of the year. If the vendor has already paid the charge for the full year, then you'll be obliged to pay a refund to him of this amount along with the purchase monies.

While your solicitor will go through this with you, it's still a good idea to ask the estate agent about the service charge while you're viewing the apartment. You don't want to set your heart on a property only to find out that the service charge seems extortionate.

## *Water pressure*

Check the water pressure by turning the taps and shower on and off. Some people feel a bit self-conscious about this but don't be! Remember, you're deciding whether this house will be your future home so you need to be happy with everything in it.



## *Damp*

Look out for any smell that might indicate that there's a damp problem. Another sign is flakey plaster or mould at the roof or floorboards. So make sure you check that out and if you see suspicious shadows, make a note to ask your surveyor to check this out when he's doing his inspection.

## *Lighting*

How well is the property lit? Don't just think about light fittings. Check to see how the property is positioned in terms of natural lighting. Turning the lights off in each room will help you judge how much natural light is coming in.



Make a note too of the light fittings throughout. Ask the estate agent if light fittings are included in the sale. This will often be the case but there may be an attractive light feature that you like and if so, make sure it's still going to be in the property when you turn the key for the first time.

## *Garden*



Spend some time in the garden and ask yourself which way it faces. You'll want to know how much sunlight you can depend on. Think about whether you'd like to build a terrace in the future. Is the garden a suntrap or will it be in shadow for most of the day? Take note of the time you're viewing and how much sunlight is reaching the garden at that time.

## *Contents*

Ask the estate agent what contents are included in the sale. It's true that the vendors have to clear out the property entirely but it's worth remembering that you could offer to buy some of the contents. So if there are any items of furniture that catch your eye, have a chat to the estate agent so they can ask the vendor if they'd be happy to agree a price.

## *Power points*

Have a look at the power points throughout the house. Do they all look in good condition or are there some that you would be afraid to use? Ask about the wiring and whether there has been any electrical work needed recently.

Think about the location of the power points too. Examine each room in terms of what you would use it for and then think about whether there are enough power points to cover what you would need.



### *Kitchen appliances*

Find out if the kitchen appliances or “white goods” are included in the sale. This will usually include any washing machine, dishwasher and fridge. They’ll often be left in the property unless the vendor has recently bought a new fridge, for example, which they intend to take with them. Once again, ask the estate agent for the exact position.

### *Structural issues*

While we’ve already talked about the need for a survey of the property, it’s not a bad idea for you to take note of the situation during the viewing. Look out for cracks or other signs that there’s a structural problem. Most second hand properties will have some minor cracks that are a sign of wear and tear, but larger cracks can be an indication of structural problems. Taking a note and letting your surveyor know about anything like this can help to make sure you get a complete picture of what’s going on.

## Windows

Open and close the windows to make sure they're in good working order. Ask if there's double glazing in place.

## Location

You've already thought about the location where you want to buy and now it's time for you to take a closer look at the neighbourhood that you could be living in. Is it well kept? What's the atmosphere like – do you feel that it would be a safe place for you to live? How near is the local shop or playground? Are you near a bus stop? This is your chance to really zone in on the things that were important to you when you first thought about where you'd like to live.

It's a good idea too to come back to the property at a different time. So if you're viewing in the afternoon, maybe come back later on to see what the area is like in the evening. Or, if you're not sure about the distance from schools or work, try and make a trip there in the morning to see what the school run would be like.



It might not be possible for you to do this, but keeping it on the checklist will mean you'll take the time to consider it during the viewing.

## Roof

Ask about the roof and whether there's been any work on it in recent years. Remember to look up from the garden or street for any loose tiles. It's important for you to know if you'll need to have any major work done on the roof. This can be a huge cost and it might affect the bid you make.

## Sound proofing



Can you hear anything from neighbouring properties? Is their television so loud that you can identify the programme? Sound proofing is often an issue in apartments where the walls can be very thin so give this some thought too.

## Rights of way

A right of way is literally that – it's a right for somebody to pass over a piece of ground that belongs to someone else.

You might need to access the property by driving across a piece of the neighbouring property. Or a neighbour might have the right to cross over your driveway to access their property.

If a right of way of any kind applies, then you'll need to think about whether you would be happy with it. Rights of way make it more important than ever to have a good relationship with your neighbour. But even if you meet the

current neighbours at the viewing and think you would get along just fine, you still need to think about the right of way rather than the people who use it. Those neighbours who seem so friendly could put their own house up for sale the day you get your keys and you'd have to deal with a new owner who might not be as helpful.

If there is any right of way, the estate agent will go through it with you. It'll also show up on the legal documents to the property so your solicitor can explain fully how the right of way would affect you. It's still a good idea, however, for you to review what's happening on the ground.

## *Floorboards*

Look out for creaky floorboards, particularly if any of the rooms have wooden floors.

## *Extensions*

Ask the estate agent if there have been any extensions to the property. Knowing where they are will help you with an overall decision regarding how much work you might need to do on the property.

## *Room usage*

It's a good idea to think about how you would use each room. This is a good way to help you make decisions on many of the items listed on this checklist, e.g. how important natural lighting is for a particular room or how what the minimum number of power points that you would need.

## *BER rating*

Every home must have a Building Energy Rating (BER) certificate which sets out how the property is rated in terms of energy use. Homes are rated from A-G and an “A” rating is the most energy efficiency rating and means that the home will generally the lowest monthly energy bills for you. The rating is calculated through energy use for space and hot water heating, ventilation and lighting. Ask the estate agent for the BER during the viewing so you have an idea of what kind of bills you’re likely to have to pay in the future.

## *Virtual viewing*

Unfortunately things have changed in Ireland in the space of a few short months. Just like everything else, the process of buying a house has changed and carrying out the viewing is no different. Estate agents are now developing new ways to view properties online. In the past, “video viewings” weren’t so commonplace but they’re likely to become the norm in the future, enabling agents to continue working from home in some instances and also affording buyers an opportunity to view several properties in a more compact time-frame.



The best way to approach an online viewing is to keep this checklist with you and go through the various things during the viewing as much as you can. Take a note of anything you've been unable to check – those things that can only be seen in the property itself and ask the agent to give you the extra information. As virtual viewings become more usual, it's likely that estate agents will start to include more and more information in their brochures or give it to you at the outset of the viewing process.

## *Conclusion*

The most important thing to remember when you're viewing a property is to take your time. There's no deadline and once again, remember – this is your best opportunity to find out as much as you can about the property. It might very well become your new home so go through this checklist and if you forget anything, get in touch with the estate agent as soon as possible to get any additional information.

*Have more questions about buying or selling a property?  
Contact us on 087-6851596 or email us at  
[info@corasherlocksolicitors.ie](mailto:info@corasherlocksolicitors.ie)*

