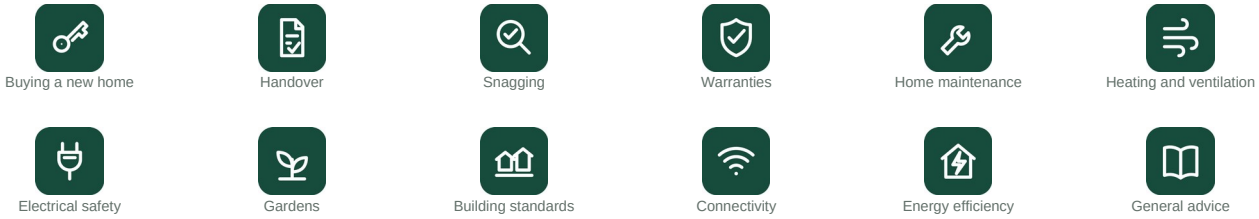
CheckSure
INDEPENDENT NEW-HOME INSPECTIONS

SNAGGING AND INSPECTIONS

The hidden problems with new-build homes—and how to avoid them

What buyers can check, what an inspection can reveal and how to deal with problems after moving in

PART OF THE CHECKSURE HOMEOWNER KNOWLEDGE BASE



Most problems in a new home are not completely hidden. Many are visible finishing issues, things that have not been adjusted correctly or faults that only become apparent once the home is being used.

Some concealed defects do occur, but no visual inspection can examine every part of a completed building. Buyers can reduce the risk by asking the right questions, arranging the appropriate inspection, keeping good records and reporting problems promptly.

The aim is not to expect absolute perfection or assume that every imperfection is serious. It is to establish whether the home has been properly completed and whether anything requires correction or further investigation.

Are problems common in new homes?

Finding some snags in a new home is not unusual. A house is assembled by numerous trades using thousands of individual materials and components. Minor imperfections or adjustments can remain even where the project has generally been well managed.

In the Home Builders Federation's 2024 customer satisfaction survey, 95% of respondents said they had reported a problem - described in the survey as a snag or defect - to their builder after moving in.

This does not mean that 95% of new homes contained serious defects. The reported issues could range from small decorative marks to faults affecting the use of the home. The number of items is also less important than their seriousness and whether the developer deals with them properly.

A new home may have a few minor items and still be well built. Equally, one unresolved leak or safety concern may matter much more than a long list of small decorative observations.

What is the difference between a snag and a defect?

A snag is normally a relatively minor problem with completion, adjustment or appearance. Examples include untidy sealant, damaged decoration, a loose handle or a door that requires adjustment.

A defect is generally a more significant failure of design, materials or workmanship. Examples could include a leaking pipe, an extractor fan that does not work or a component that has been installed incorrectly.

The label is not always the most important consideration. Consider whether the issue affects safety, prevents something from working, could allow further damage, is below the expected appearance or is getting worse or returning after repair.

Describe and photograph what you can see. Avoid guessing at the concealed cause unless it has been properly investigated.

What about drying and settlement?

New homes contain moisture from concrete, plaster, screeds, paint and other construction materials. Timber and other materials may also move slightly as the home dries, heats up and becomes occupied.

Small shrinkage cracks and minor adjustments can therefore occur. This does not mean that every crack or movement should automatically be dismissed as normal.

Its position, width, pattern and whether it is changing all matter. Recurring cracks, persistent dampness, displaced components or anything affecting safety should be investigated.



Figure 1. A systematic inspection records visible problems and the evidence needed to report them clearly.

Common problems to look for

Finishes, fittings and decoration

Decoration, tiling, sealant, doors, cabinets, ironmongery and glazing are among the easiest parts of the home to examine. They consequently account for many entries on snagging lists.

Look for visible damage, incomplete work, poorly fitted components and inconsistent finishes. Checks should normally be made in ordinary daylight and from a reasonable viewing position. Very close inspection or harsh temporary lighting can make normal variations appear more significant than they are.

Plumbing, heating and drainage

Some problems only appear when systems are used. These can include leaks, loose fittings, slow drainage, unsuitable falls, incomplete insulation or heating controls that have not been set up or explained properly.

Where it is safe and within the scope of the inspection, outlets can be operated and accessible areas below sinks and sanitary fittings checked for signs of leakage. A visual snagging inspection is not the same as a pressure test, drainage survey or full commissioning assessment.

Ventilation, condensation and insulation

A new home needs effective heating and ventilation while construction moisture dries out. Extractor fans should operate properly, trickle vents should be usable and the homeowner should understand the ventilation system. Missing insulation, poorly sealed openings or ineffective ventilation can contribute to cold areas and condensation.

Thermal imaging may help identify unusual temperature patterns when the conditions are suitable. It does not see through walls or prove the cause of a problem by itself.

External areas and drainage

Look at thresholds, air bricks, gullies, paving, visible drainage routes and the way the ground falls around the building. Water should not be directed towards the home. Gullies and drainage points

should not be obstructed, and external surfaces should not bridge features intended to keep moisture away from the building.

Newly laid turf can conceal uneven or compacted ground. It should be inspected carefully because walking over a wet or newly laid lawn may itself cause damage.

Safety-related concerns

Loose electrical fittings, damaged safety glass, faulty alarms, incomplete guarding, insecure handrails and concerns about fire doors should be reported promptly.

An inspector can record visible warning signs, but specialist electrical testing, structural assessment, fire-safety inspection or opening up of the building may be required where there is a significant concern.

What does within tolerance mean?

Building work is not normally judged by whether every surface is mathematically perfect. Published standards allow limited variations in some finished work. These are known as tolerances. They help an inspector distinguish between a normal variation and work that may require correction.

A tolerance should always be applied using the correct measurement method. A figure taken from a different standard, measured over a different distance or applied to the wrong part of the building can give a misleading result.

Example: window reveals

A window reveal is the finished surface between the window frame and the face of the surrounding wall.

NHBC, LABC Warranty and Premier Guarantee use the same benchmark for finished reveal squareness: up to 5 mm of variation across a reveal no more than 250 mm deep. CheckSure uses this as its normal inspection benchmark. The warranty or specification applying to the individual home takes priority.

Being within this benchmark does not establish that the complete window installation is satisfactory. The window should still open, close and lock properly, and its seals, finish and resistance to water ingress must also be considered.

Likewise, something outside a published tolerance should be recorded and assessed, but it does not automatically determine the repair required.

What can a pre-completion inspection find?

A pre-completion inspection is a structured visual check carried out before the buyer completes their purchase or moves into the home. It can identify incomplete or damaged work, visible problems with finishes and fittings, components that do not operate properly and apparent departures from relevant workmanship tolerances.

It also creates an independent record of the home before furniture and normal occupation make responsibility more difficult to establish.

A visual inspection cannot see through walls, confirm every concealed fixing or guarantee that no problem will arise later. It is not a substitute for specialist testing where that is needed.

Access may also be restricted by site-safety requirements, unfinished areas, weather or the rules of the consumer code applying to the purchase.

How can buyers reduce the risk before completion?

Read the reservation agreement, specification, plans, warranty information and applicable consumer code. Ask the developer to explain anything that is unclear.

Important sales statements and agreed changes should be recorded in writing. Keep copies of drawings, upgrade invoices, emails and photographs rather than relying on verbal assurances.

Confirm what is included in the purchase, which consumer code and warranty apply, when an inspection is permitted, what type of inspection can be undertaken, how outstanding work will be completed and how problems should be reported after moving in.

Also check the plot and surrounding development. Boundaries, parking, estate charges, shared areas and future construction phases can be just as important as the internal finish of the home.

How should problems be reported?

Use the developer's published aftercare system and keep one clear record. For each issue, include its exact location, the date it was first noticed, a short factual description, clear photographs, how it affects the home and any appointments or repairs already undertaken.

Describe the evidence rather than diagnosing the cause. For example, 'water staining has reappeared below the bedroom window after rain' is usually more useful than stating an unconfirmed construction failure.

Keep copies of acknowledgements, appointments and repair records. If a repair is attempted, record whether it worked and whether the problem returned.

Which problems need urgent attention?

Anything unsafe or likely to cause further damage should be prioritised. An active water leak, loss of heating in cold weather, electrical danger, insecure entrance door or suspected structural movement should not wait for a routine snagging appointment.

Use an accessible isolation control where it is safe to do so and contact the appropriate emergency, developer or specialist service. Keep people away from any immediate electrical, gas, fire or structural danger.

What happens if the developer does not resolve the problem?

Follow the developer's formal aftercare and complaints procedure. Do not rely indefinitely on telephone conversations or informal assurances.

The available process will depend on the contract, warranty and consumer code applying to the home. These may include timescales for acknowledging problems, providing updates and completing repairs.

If the matter remains unresolved, the warranty provider, applicable ombudsman or another redress scheme may become relevant. Keep the evidence needed to show what was reported, when it was reported and how the developer responded.

Which inspection is appropriate after completion?

A CheckSure New-home Snagging Inspection is a systematic post-completion inspection. It records the visible and accessible condition of the home, normally soon after completion or occupation.

A CheckSure End-of-Defects Period Inspection is undertaken later, before the applicable developer or warranty deadline. It is not simply a recheck of an earlier list. It can identify outstanding items, failed or recurring repairs and relevant concerns that have emerged while the home has been occupied.

An End-of-Defects Period Inspection can still be arranged even if no earlier snagging inspection was undertaken.

What does the warranty cover?

A structural warranty does not cover every cosmetic or functional problem. Many warranties begin with a period during which the developer is responsible for qualifying defects. This is followed by insurance protection for specified structural risks.

Minor decoration, normal wear, maintenance, gardens, condensation caused by the way the home is used and claims below a policy threshold may be excluded or treated differently.

Read the policy schedule, exclusions, excess and notification requirements. Do not assume that the developer, building-control body and warranty provider perform the same role.

When is specialist advice needed?

Further advice may be appropriate where there is a safety concern, significant or progressive movement, repeated water ingress, persistent dampness despite appropriate heating and ventilation, suspected drainage failure, serious overheating, recurring electrical problems or a dispute about the cause of a substantial defect.

The appropriate specialist will depend on the issue. It could be a building surveyor, structural engineer, registered electrician, Gas Safe engineer, drainage specialist or building-physics professional.

Start by defining the problem and gathering the available evidence. This helps ensure that any specialist investigation answers the right question.

Frequently asked questions

Should a new home be completely free from imperfections?

A developer should provide a properly completed home to the required standard. Minor snags can still occur, but they should be recorded and corrected where appropriate.

Is every snag a structural defect?

No. Most snagging observations concern finishes, installation or adjustment. Structural concerns form a smaller and more specialised category.

Can an inspector guarantee that there are no hidden defects?

No. A non-invasive inspection cannot verify every concealed part of a completed building. It can reduce risk by identifying visible evidence and recommending further investigation where justified.

Does a long snagging list mean the house is badly built?

Not necessarily. A long list may contain many minor finishing items, while a shorter list could contain one serious problem. The nature and severity of the issues matter more than the total number.

Should the developer be allowed to make repairs?

The developer should normally have a reasonable opportunity to inspect and correct qualifying work. Do not arrange non-emergency repairs that could affect the evidence or recovery of costs without

obtaining appropriate advice. Immediate action may nevertheless be necessary to keep people safe or prevent further damage.

Key takeaways

- Some snagging is common, but problems should not simply be dismissed because the home is new.
- Consider the seriousness and effect of each issue rather than only counting the number of snags.
- Published tolerances must be applied using the correct standard and measuring method.
- A result within tolerance does not prove that the entire installation works properly.
- Choose the inspection that matches the stage of the home.
- Report problems promptly and keep clear written and photographic evidence.
- Escalate unresolved concerns through the applicable complaints, warranty or redress process.
- Seek specialist advice where there is a safety concern, significant damage or an uncertain technical cause.

> If you would like an independent assessment, use the CheckSure inspection-services page to choose the New-home Snagging or End-of-Defects Period service appropriate to your stage.

EXPLORE FURTHER Explore the CheckSure Homeowner Knowledge Base for related guidance on buying, inspecting and looking after a new home. Please visit checksure.co.uk/knowledge-base/

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