



# SOUTHGATE

ESTATES

## A GUIDE TO NON-STANDARD CONSTRUCTION

Whilst we consider standard construction of houses to be brick walls with slate or clay tiles on the roof, over time, there have been many alternative construction types ranging from Cob to half-timber to modern type houses. Essentially all were designed for a purpose and some have stood the test of time better than others.

This guide is written by Southgate Estates Director, Jonathan Newall. Prior to setting up the business (formerly SaleBoards), Jonathan was a mechanical engineer and has developed many properties himself. If you are looking for any further advice regarding property, please feel free to give Jonathan a call.



## CORNISH UNITS

After the Second World War, there was a need to build lots of new housing cheap and fast. Cornish Units are particularly common around Exeter, particularly around some of the local authority housing estates.

Cornish Units do come with their own issues. They were designed for a finite lifespan and many are now coming to the end of their useful life, with deteriorating concrete walls. They are generally not acceptable to mortgage companies, so can change hands very cheaply indeed in their unmodified condition.

The good news is that it is possible to rebuild the problem walls to a perfectly acceptable standard, at which point there should be no further issues. Many of the local authority owned houses were upgraded by the councils themselves and many others in private ownership have also been modified too. Cornish Units with brick walls to the ground floor have normally been re-built to an acceptable standard and can be mortgaged without any issues. Those that still have the concrete panelling are generally not mortgageable.



## HALF-TIMBER HOUSES

Half-timber houses were particularly popular prior to 1800's and are often associated with the Medieval period. Simply put, a half-timber house consists of a timber frame, often made from oak and secured with pegs, with gaps filled in with either plaster, wattle and daub or brickwork. There are still very many timber framed buildings around and many are in remarkably good condition.

If buying a timber framed building, specialist advice is essential. Repairs can be eye wateringly expensive and if the property is listed, repairs are likely to be required in line with traditional building materials.

Insurance may be challenging and it needs to be considered that timber framed buildings are relatively vulnerable in the event of a fire. If the roof happens to be thatched too, then the insurance risks will be escalated further.



## BRITISH IRON & STEEL FOUNDATION HOMES (BISF)

Similar to the Cornish Units, many BISF Homes were built in the post war years, particularly by local councils. Whilst these have served their occupants well, they are based on steel frames and can have issues.

Many of these houses have been affected by corrosion of the steel frames, so a specialist survey is very important. (This tends to be more of an issue with homes that have not been maintained well. If cracks or damage to the render is left un-repaired, then corrosion of the steel stanchions is more likely to be present). Many BISF houses have suffered corrosion to the metal cladding and many will have undergone works to re-cover the outside of the house either with a rendered finish or with uPVC white panelling.





It is also worth noting that many of these properties had asbestos roof sheeting which is no longer available and can be expensive to remove and dispose of. The majority have now been re-roofed with modern lightweight tiles.

Other issues with BISF homes include poor standards of both sound and heat insulation. The majority of insurance companies will not cover BISF houses. This can become even more of an issue if there are other risks such as flooding, nearby mining or you plan to let the property out.

To find out more visit [www.bisf.com](http://www.bisf.com).

## COB AND THATCH

Cob is a local material, generally only seen in the South West. It is a mixture of clay and flint and, if looked after, can last for many hundreds of years.

There are plenty of very old cob houses around the area and with its good insulation properties, they can be cool in summer and warm in winter.

The problem with cob is that it requires a certain amount of moisture to avoid cracking. If it dries out, it is likely to crack and potentially collapse but if it gets too wet, it can also collapse. Keeping the moisture at the right level is very important.

Another common problem with cob houses is that the cob needs to be able to breathe. Covering the cob with cement based render can either cause the water to be held in the cob or result in the cob drying out. Generally, a lime based mortar should be used and any works done to cob properties should be done by someone experienced in this material.

Cob houses are generally acceptable to most mortgage companies, but it is worth checking with a financial advisor before making a mortgage application.

## Thatched Roofs

Like many other older building methods, thatched roofs offer excellent thermal properties, as well as looking particularly attractive on the top of an old cottage. When considering purchasing a property with a thatched roof, there are two major concerns:

Firstly, thatched roofs have a lifespan of 20 to 30 years, and even within this period, they will need some maintenance such as replacement of the ridge etc. A typical re-thatch on a 3 bedroom cottage is likely to set you back between £20k and £30k, so this needs to be budgeted into any purchase.

The other major concern with thatched roofs is their lack of fire resistance. During dry periods, something as small as a spark from a nearby chimney can set a thatched roof alight, after which they burn like straw bales! The majority of insurance companies won't touch thatched cottages, so you will be looking for a bespoke insurer and premiums are likely to be 2 or 3 times higher than a standard policy. Specialist insurance policies are likely to be even more difficult to source if the property also has a flood risk or you are considering running a business from home or letting the property out.

Also bear in mind that if the property is in a conservation area or it is listed, you are unlikely to get permission to convert the roof to a more conventional material in the future. If buying a thatched cottage, it is recommended that a surveyor with specialist knowledge of historic buildings should carry out a survey before you purchase and it is worth checking when the thatch was last replaced and at what cost.

## MODERN TIMBER FRAMED BUILDINGS

It is now commonplace for new homes to be timber framed, even if the outside walls are brick or rendered. During the construction process, the shell of the property would be assembled in stages either of metal or wood and then the walls filled in around the frame. This enables batch production of houses and also very speedy builds.

All modern homes are built to strict regulations, which means they have to comply to modern standards and satisfy both thermal and noise insulation criteria. Whilst traditionally constructed homes are still regarded more highly than timber framed buildings, recently constructed homes are unlikely to give any issues and virtually all mortgage companies are happy with such construction methods.

Older timber framed homes, built between 1960 and 1990 can come with issues. At this time, building regulations were not as stringent and there are examples of homes with rotten timber structures. Whilst most of these properties will be fine, some caution should be exercised when purchasing. A surveyor would generally look for signs of rot within the timber frame and it is always worth looking at neighbouring properties to see if there is any evidence of remedial works to other properties within a development.

If buying an older, attached, timber frame house, always pay particular attention to the sound-proofing between the neighbouring properties. It might be a good idea to view during the evening to see if you can hear next door's TV.



## GRAND DESIGNS & OTHER BUILDING MATERIALS.

Aside from those mentioned above, there are countless other materials that are currently being used to build houses in the UK and these often make their appearance in 'Grand Design' type houses. These include straw bale houses, tyre houses, bottle walls etc.

Whilst many of these materials are eco friendly and often perform well in terms of structural integrity, sound-proofing and insulation, insuring anything other than straightforward bricks and mortar continues to be an issue. As well as taking specialist advice before buying such a home, it is always advisable to check out the likely insurance costs at an early stage.

Whatever you are buying, our experts are on hand. Feel free to give us a call at Southgate Estates if you would like to chat about buying something a little bit different.

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