NOVEMBER 2026 EDITION

Homebuyer's Guide

An illustrated guide

50 illustrated defect sheets / Viewing checklist / Repair quote comparison

FREE PREVIEW

Three illustrated defect sheets and a worked negotiation example



Wayne Norcliffe FRICS

Chartered Building Surveyor and RICS Registered Valuer

Former Fellow of the Chartered Association of Building Engineers.
Former member of the Chartered Institute of Building and the Association for Project Management.

FREE PREVIEW / CONTENTS

What’s inside this preview

Three things you might notice at a viewing, followed by a worked example of renegotiating after a survey.

FIELD SHEET 04

Diagonal cracks near openings 3

What to record if a crack starts near a door or window.

FIELD SHEET 24

Damp around windows 4

Questions to ask about staining, leaks and earlier repairs.

FIELD SHEET 45

Slipped or damaged roof coverings 5

What you may be able to see from a safe position on the ground.

FICTIONAL CASE

A worked negotiation example 6

How a buyer accounts for a newly discovered repair without counting it twice.

How to read the traffic lights

GREEN	Monitor and maintain
AMBER	Investigate
RED	Seek urgent advice

If an area appears unsafe, keep clear and seek urgent advice, whatever the sheet’s highlighted colour. The illustrations and examples are general guidance. Ask a qualified professional about the condition of the property you are considering.

MORE ABOUT THE FULL GUIDE / P7

MOVEMENT & MASONRY

FIELD SHEET 04

Diagonal cracks near openings

GREEN
MONITOR & MAINTAIN

AMBER
INVESTIGATE

RED
SEEK URGENT ADVICE

Check the opening, lintel and adjoining masonry before specifying repairs.

VISIBLE SIGNS

Cracks often start at a corner of a door or window and extend into adjacent masonry.

POSSIBLE CAUSES

Concentrated stresses, inadequate support, thermal movement and differential foundation movement are possible.

WHAT TO CHECK

Inspect lintels and adjoining walls, measure changes over time and examine the wider building. Check the lintel ends, support lengths, opening shape and evidence of earlier repairs; note any recent alterations.



AI-GENERATED ILLUSTRATION

WHEN TO ESCALATE

Escalate promptly if masonry above the opening has shifted or appears loose.

REPAIR OPTIONS AFTER ASSESSMENT

Possible work includes replacing or repairing a defective lintel, repairing masonry after stabilisation, or addressing foundation or drainage defects where confirmed. Underpinning is not a routine response to cracking.

MOISTURE & WATER

FIELD SHEET 24

Damp around windows

GREEN
MONITOR & MAINTAIN

AMBER
INVESTIGATE

RED
SEEK URGENT ADVICE

Compare internal and external evidence around the opening.

VISIBLE SIGNS

Staining or decay appears around frames, reveals or sills.

POSSIBLE CAUSES

Failed seals, defects in flashings or cavities, condensation and plumbing are possible causes.

WHAT TO CHECK

Check external joints, sill falls, drainage openings and internal humidity; identify the source before resealing. Compare the inside and outside of the opening; distinguish rain penetration from condensation and plumbing.



AI-GENERATED ILLUSTRATION

WHEN TO ESCALATE

Investigate promptly if water entry persists or the frame or surrounding timber decays.

REPAIR OPTIONS AFTER ASSESSMENT

Repair defective seals or weathering details, clear designed drainage routes and address thermal or ventilation defects where confirmed. Avoid blocking drainage openings with sealant.

ROOFS & JOINTS

FIELD SHEET 45

Slipped or damaged roof coverings

GREEN
MONITOR & MAINTAIN

AMBER
INVESTIGATE

RED
SEEK URGENT ADVICE

Arrange a roofer's assessment of covering and fixings.

VISIBLE SIGNS

Slates or tiles are missing, cracked or out of alignment.

POSSIBLE CAUSES

Fixing failure, weathering, impact or movement of the roof can be involved.

WHAT TO CHECK

Arrange inspection and repairs by a competent roofer; keep clear of potentially falling materials. Check surrounding coverings and fixings, not only the visibly displaced unit; assess access requirements.



AI-GENERATED ILLUSTRATION

WHEN TO ESCALATE

Keep people away from the area below if slates or tiles could fall.

REPAIR OPTIONS AFTER ASSESSMENT

Replace or re-fix isolated defective coverings with matching suitable materials. Widespread fixing failure or deterioration may make renewal of a larger roof area more appropriate.

STEP 06 / WORKED NEGOTIATION EXAMPLE

Put the evidence together

Follow the buyer’s calculation from the price already agreed to the revised offer. The property and repair prices in this example are fictional.

Advertised price	£425,000
Comparable completed sales	£390,000–£400,000
Accepted offer	£395,000, allowing £2,500 for visible roof work

What the buyer learns after making the offer

A follow-up inspection finds concealed timber decay. Two contractors quote £9,800 and £11,200 for the same work. The buyer uses £10,500, the midpoint, to work out the extra cost.

REPAIR COST

£10,500

Working figure based on the two quotes.

→

ALREADY ALLOWED

− £2,500

The buyer had already budgeted for visible roof work.

→

EXTRA TO ALLOW

= £8,000

£395,000 less £8,000 gives a revised offer of £387,000.

What the buyer could write

“Our £395,000 offer already allowed £2,500 for visible roof work. The survey and follow-up inspection found timber decay. Two quotes for the same work put the cost at around £10,500. We’re offering £387,000, subject to contract. If you believe the original price included this repair, please tell us what it covered.”

If the seller counters

Check whether you can afford the revised price and the work, and whether you are willing to take on the disruption. The quotes give you evidence for the discussion. The price is still for you and the seller to agree.

Decide whether to proceed / P38 Compare quotes / P121 Sources / P134

THE FULL HOMEBUYER'S GUIDE

Take the next step

The full edition follows the buying journey in England, from choosing where to look through to what to do after getting the keys.

Prepare for the viewing

Research the property, identify questions and record what the seller or agent tells you.

Know what to ask after the survey

Use the report, follow-up inspections and comparable quotes to decide whether to proceed.

Look up what you've noticed

The full guide includes 50 illustrated defect sheets, a glossary and printable worksheets.

Explore the buying tools on TotallyMoving

Find the buying guides and calculators for your next step.

totallymoving.com/buying-a-house

Free extract from Homebuyer's Guide by Wayne Norcliffe FRICS. Field-sheet illustrations are AI-generated and the negotiation figures are fictional. The defect guidance is general and the buying process covered is for England. Obtain qualified advice about your own property before making a decision.