

Episode 99

My New Developer House Has No Loft Insulation

The show notes: www.houseplanninghelp.com/99

Intro: My guest in this podcast is homeowner Luke Mahon, who tells his story of buying a new developer house that had no loft insulation! It's slightly unusual for us in that it won't directly help you if you're looking to build your own house or retrofit an existing property, but I feel that Luke's experience highlights a number of housing issues.

I've been intrigued by Luke's story and have been following him on Twitter for around 9 months (@MyHouseSucks), with his tweets being both painful and humorous at times.

I started by asking Luke how he came to buy this house.

Luke: So the nature of my job means that I need to be quite close to Heathrow Airport, and also my wife works in Reading town centre so we looked for a house that sort of satisfied both needs. So I was able to get to Heathrow quite easily and my wife could still get into Reading. But we also wanted something that was sort of close to the country.

We'd been looking for ages and we were actually looking for an older house and we couldn't find anything. And then we came across this development. It's in just our sweet spot area for us. The size of the house available, the very largest house they do, suited our needs and we really liked the location. So initially we looked at it thinking it would be a nice thing to have as a back-up perhaps, and then we came along and we were quite wooed. We were shown not a property here but on a similar development nearby at Church Crookham, and we really liked the size. It's not like a typical new build. It's got very big open-plan, very large master bedroom and it really surprised us. And we thought well actually this seems like a good prospect.

The other thing that swayed us is that my wife's grandparents had recently bought a house from the same developer, Taylor Wimpey, up in Cambridge and they were super satisfied with it. Had no problems at all. We'd heard horror stories but after hearing that we thought okay, well that seems like maybe they've got their act

together, then maybe it's something we should take a leap of faith on, which is why we ended up buying this property.

Ben: I want to have a chat with you to see what we can discover about developer housing, what we can learn and I'm assuming your story is an extreme case? I'm hoping it is.

Luke: I don't know if it is. I think part of the reason why people have heard about my story is because I'm in marketing and I know how to make noise and create publicity. So I created a Twitter account to kind of create some noise about what was going on. But the only reason I did all of that is because when we moved into the house we noticed we had a number of issues which were actually very, very significant. Probably the most significant issue being the fact that we had no insulation in the property whatsoever.

Ben: Let me stop you there because I mean that's pretty major, plus it's something that you don't necessarily see.

Luke: No, but we were really really cold. So we moved in September 26th and it was very cold and the nature of the house that we're in, it's a three storey house. The top floor is effectively in the eaves of the roof and at that time master suite. Very large room, big selling point of the house so we were thrilled to be in there. But after about a month started to get cold, we were into October time. My wife was getting into bed shivering and you could feel a breeze going across our faces and my wife actually was in tears at one point saying this is ridiculous, we've just spent all this money. It was a very significant expense and so I'm freezing in my own bed. The whole reason that we liked the idea of a new build is that we wouldn't have draughts, we wouldn't be fixing the place up, that it meets all these great regulations, it's going to be super-insulated. They actually advertise it as being a grade 3 eco-house I think they called it. So it's effectively insulated to a certain point. So we thought it's going to be lovely and warm, just like my wife's grandparents' house is. But no, we were freezing.

So this went on for a while and my wife was actually in tears about this, and I said let me just check and see what's going on. And there is a small hatch that goes into like a sub-loft almost where our aerial is and I went and had a little nose up there and there was no insulation up there.

So I contacted the developer, Taylor Wimpey, and said please can we have a look at this. They came out and said "oh yeah, there's no insulation there". I said "well can we rectify that" and they came out

and stuffed some insulation in there. Still freezing cold. So I said "what about the rest of the, what about the walls in that room, that sort of go under the eaves. I don't think there's any insulation in there?" "Oh no, there definitely is, there definitely is". Huge fights. After a big fight they came out, they cut holes. This is going into Christmas last year. And guess what, you could see out to the outside world. There was nothing, it was just plasterboard.

So they came out and they sort of stuffed some insulation in there. It was still freezing after that. Shocking things that happened about that. They came out, cut the holes in the wall, stuffed insulation into it, patched the holes up and then the last working day before Christmas they had all these big patches on the walls. I had a big family Christmas thing going on and I was constantly harassing our customer care support staff here on site, saying "look can someone please come round and paint these walls because I've got all my family are going to be here in a day." And in the end they came round with a tub of paint and a roller and said "sorry, all the painters have gone home." So I ended up on the last working day before Christmas painting my own walls with a roller waiting for my family to turn up. Such is the level of customer care when you buy a new house from a developer.

Ben: That wasn't the only thing though.

Luke: No, it wasn't the only thing at all! In total, when we added it all up, we've had between 400 and 500 snags in total. So it's not insignificant.

Ben: 400 and 500?!

Luke: Yeah, we started off at about 150 and that grew quite rapidly as we started to discover all sorts of things around the house. So it's a huge list of snags. Now some are quite minor, so you know, cracks on walls, things where plasterboard isn't properly matching and so on, but some of them are very significant. For example, toilets being placed in the wrong place, wrong tiles being put down, windows - our bay window had to be removed and replaced because it was put in so badly that it was actually at an angle.

We've had doors had to be replaced, we've had walls had to come down, three walls in the house had to come down and be rebuilt because they were put in incorrectly, or at an angle or were not properly put in, i.e. didn't have enough studs in them so they wobbled. So yes, we had wobbly walls.

Another issue as well for example, all the air bricks around the house were either set too low to the ground or were actually underground. We had a number of air bricks which were underground, so that was causing a problem as well.

So the house simply didn't meet building regulations but the snag list was vast. We throughout, bearing in mind we moved in on 26th September, it's now what the 9th September, it's around that time, so we're nearly a year in. We've got through most of the snags.

To get to this point, first of all I was being ignored consistently, so after the incident around Christmas I thought I'm being ignored, things aren't getting done, so I created some posters and I put posters in the window. We're quite close to the show home, and I basically said this house doesn't meet building regulations, we're being ignored, we sent them these long letters to head office and...

Ben: Can I stop you there because how do you know a house meets building regulations? You say it, but how do you know?

Luke: Because we checked the regulations. Because we thought this is a problem, why is this air brick so low? Because what was happening was the air bricks, a good example, they would draw water in when we had a cold night or a damp night, and then it would spit the water out, so when you'd go out to walk round the side of the house you'd see these splays of water coming out from the air bricks. And I thought that can't be right. So we checked a number of things. We checked building regulation data and also we checked the NHBC guidelines.

Now it's important to note that these houses are built to NHBC guidelines. The other thing that's really important to note is that the NHBC sign off these properties, not the local building authority.

Ben: Individually or just the whole site?

Luke: They do come round and inspect the houses individually, but primarily they only inspect the main, what we can gather, is they inspect the main show home and then they do cursory inspections of the other houses.

Now we have got an inspection sheet that we've seen because we applied for it and we got it through, which shows four inspections here at this property. It does say that there is, on one of the sheets, that there is a possible customer dissatisfaction issue. [Luke laughs.] Shocking!

So obviously they picked up on problems that were here but it's interesting I think that building regulations don't sign-off these properties, so the local council, we're in Woking Borough Council, and we all know what it's like, if you self-build or you're building an extension, you have to go through building regulations, they come out, they inspect and they won't sign anything off until they've inspected it and they're happy that things have been done. Whereas the NHBC, what we can gather is, and this is when we've taken them to task over this, they'd come out and inspected it. They had noted there was no insulation and they had said is insulation going to go into the property, and Taylor Wimpey had effectively just said yes, we're going to put it in. So effectively they'd signed the property off on a promise. Can you imagine building regulations or building authority doing that? They'd never do that! So why is it that with these new builds effectively they're able to get these things signed off without actually doing anything on the basis of a promise? That's quite scary.

Ben: So where did this leave you?

Luke: Well, so going back to the point around Christmas, we'd put these posters up in the window. We knew there were problems with the house and we'd said at the time there were like 180 snags, which was all we knew at the time. We obviously uncovered a lot more subsequent to that.

We put these posters up, basically just alerting people to the facts that, when they were buying this house there were clearly some problems here. That created something of a ripple! We got some communication back and forth but it was all promise. We just had people sit, and the amount of people I've had sit in my living room promising me the earth. "Oh yeah, we'll get this fixed don't worry, it'll be sorted it'll be done in two weeks, la la la". We've had this so many times.

So we had a period of that, and then we had some cursory people coming in fixing small things here and there but things just weren't moving at any kind of pace. We had a couple of weeks where things were just doing very minor things, it was just very slow and the work wasn't great. So we got more frustrated with this.

At that point I set up a Twitter account, and my Twitter handle is @MyHouseSucks. Set up that account and just started taking pictures of the problems that we found around the house and posted them on Twitter and saying this is what it's like to buy a

Taylor Wimpey home at Loddon Park. So we kind of posted these pictures up, and interestingly through doing that we discovered that all the neighbours that we have here in phase 1, had similar problems if not the same problems.

Ben: Is this common though? I don't really know, I've never been through this process and that's one of the reasons for doing this interview, but is that what you expect when you get a new house?

Luke: You shouldn't have to expect any of this. Now from what we can gather when you buy a new house typically then of course there are snags, you expect snags. It's a new house you're going to get small little problems here and there, like you know paint issues, little cracks and you get those fixed. That's what we'd absolutely expected!

Now it's interesting because when you buy a new house, certainly in our experience, we were not allowed to have the property surveyed. We couldn't have it inspected prior to purchase, so they would not allow... It's an active building site, they would not allow any personnel on site to do any kind of inspection prior to completion.

Now what they do, the way they sell this to you, is they say well it doesn't matter because you've got an NHBC guarantee for 10 years, it's a new house, any problems that you have our customer care team are on site and they'll rectify all that. We do a 7 day inspection, a 28 day inspection and we'll sort that all out. In our experience, that didn't happen. We didn't have a 7 day inspection, we didn't have a 28 day inspection and we had to keep pushing and nagging to have any kind of inspection done on it.

When we wrote, well when we spoke to our customer service rep on site, things weren't happening. When we wrote to the regional office things didn't happen. When we wrote to head office things didn't happen. It was only when I started the Twitter account that we got a response back from somebody in the marketing team at Taylor Wimpey saying "oh, well let us know". And I said "we've already sent you this huge letter of all these problems". And they said "Oh right, okay" and they started to react to it because suddenly it was in the public domain. Suddenly, it was taking their reputation down a notch and then they got interested.

And what I found from this is that I wasn't the only one. So a lot of my neighbours here in phase 1 had the same problems. Interestingly, after they discovered that our property had no

insulation, they carried on building properties of this type, here on this development they built I think another ten of them, with no insulation. So they already knew there was a problem, they already knew that we had no insulation.

Ben: Had anyone with no insulation elsewhere discovered it at that stage or were you number one?

Luke: We were number one. Now what they do, which is really interesting, is they zone down and they deal with you on an individual level. They do not like it if you discuss anything with your neighbours. So they come to you and they say "oh we're really sorry, it's an isolated incident, we have checked the other properties, they don't suffer from this," and they lie. Because they told us that about this property and they said "we've checked the other properties and they do have insulation, that's their initial finding and you know it's just you, it's an isolated incident." That was a complete bare-faced lie. None of the other properties of this type on this phase 1 of this development have insulation. None. Even the ones they developed and built after they discovered that we had no insulation, they carried on building them with no insulation.

Ben: Have they explained why though? To me, obviously all of the podcasts that we've done are more self-builder, but that is just a key component of building a house! [Ben laughs.] So one house, I mean I can't even really, how would you make that mistake?

Luke: How do you make the mistake? I mean they have sub-contractors, they had obviously on site they had a site-manager. The site manager was let go, so I'm assuming there was an issue with the site manager on site. I don't know, I'm not going to speculate, I don't know what happened. But obviously they're using sub-contractors and the site manager oversees that. It's the site manager's job to sign off these things as they go through. Clearly that site manager signed off this property, not just this property but all the property types like this without having any insulation in them. And they knowingly built properties with no insulation in them because they knew that we didn't have it, which is really shocking. I think that's really, really shocking.

And even more shocking, is that not only was this property signed off by the NHBC but all of those properties were signed off by the NHBC! And Taylor Wimpey knew that they had no insulation in them, because they knew that we had no insulation!

Subsequently, once we discovered this and we've started speaking to our neighbours, because we realised it wasn't an isolated incident because we actually, you know what, we actually talk to our neighbours! Our neighbours are nice people! And we all got together and suddenly we realised that we had common issues. Because lots of other people were cold in their houses, lots of other people had problems with you know issues like holes in the walls like we had here in the conservatory and so on, and we said "well I've got a similar problem."

And so I demanded a thermal survey, was conducted here at the property. Took me a while to get that through. They came out, conducted a thermal survey and discovered that even the remedial work they'd done after around Christmas time to try and put some insulation in, was completely terrible and wasn't really doing much. And they had to, they brought in a surveyor team who discovered that a tremendous amount of work needed to be done to rectify it. And not just on this property, but guess what, pretty much every single property in the first phase of this development had similar problems. Almost every single one. If it wasn't insulation problems there were other problems with trapped water, or condensation or other fundamental issues where things weren't properly vented and so on. The air brick issue is an ongoing issue for everybody around here, having to dig out the ground to uncover buried air bricks and air bricks that are too low to the ground. And bear in mind, this is a brownfield site. This was a landfill, so it's been backfilled after the house has been built, too high. So right now they're removing the soil that they put in.

Ben: It's not the grass being mown outside. [Luke laughs.] If you can hear a little rumble in the background they're out there with diggers loading it all up! I must admit I thought that we were at a stage where you might be happy at the end of this story, but I don't know, we'll bide our time as we get there! [Both laugh.] So the insulation issue, huge, they've done a little bit. What more can be done?

Luke: Well no, they have now fixed it so the work that was carried out, and if you look at my Twitter feed you'll see a picture, it's on my main picture of the house with the roof...

Ben: Well maybe we can grab a few of these for the show notes as well?

Luke: Sure, absolutely.

Ben: I mean I have been following your Twitter account and it has been, it's been an interesting story. But as I say I think a lot of it is down to

you and your marketing position and I would love to know how some of your neighbours whether they've, do you think any of them have just thought well I'll just live with it?

Luke: Well, yes. They have. And also the way that Taylor Wimpey have acted towards us is quite intimidating. So first of all they try and isolate you and try and make you feel like it's just you. And then they kind of try and make you feel like you're making a lot of fuss. It's like well you know you're being very picky. You kind of get that from them all the time. And actually I know that we're not.

And also I'm prepared to stand up. I will always stand firm. So everything that I've done I've always said no, this is a problem you need to fix it. Here we are nearly a year on, I'm still fighting that! Even now! Our snag list is down to I think about 10 items. It's very very small. They've told us they've signed the property off even though we're not happy with a number of items that still need to be fixed. And we've had to fight. I've had to send emails back and forth, phone calls literally shouting at people. The last email I sent through I had to send it to Peter Redfern himself, I had to copy in our local MP who's been involved to try and support it, just to get action for them to resolve the last few outstanding items so we can actually have the property that we were supposed to have a year ago. Here we are a year on.

And just to underscore just how much work has gone into this, so in total we have had workmen on site over the past year for a total of 14 weeks. Actually on site working whilst I'm trying to work from home, and I've had to supervise them throughout those 14 weeks because they're all over the place. So I've had that. Then on top of that we were moved out for a month and put into alternative accommodation. We were put into a small apartment in Reading town centre for a month, so in total it's taken them 18 weeks to get to this point, which I think is longer than it took them to build the house in the first place, just to rectify the problems! Which gives you an idea of how significant that is. And that doesn't include the ground works which is a further 4 weeks which is currently going on now. So that's a total of 22 weeks of rectification works that we've had at this property. Or will be when it's completed.

And you know, this is a new house that was supposed to be handed over to us complete, that was signed off by the NHBC as being complete and being sorted. And the only reason we've had that is because I have fought tooth and nail every step of the way to get that. If I hadn't we wouldn't have got this work. They would have said "oh no, it's a small isolated incident, oh no it's not you..." And if

it wasn't for the fact we had all our neighbours had similar issues, I don't think we would have got as far as we have. Because you know effectively we uncovered a massive issue here. And the fact that everybody in this first phase was similarly affected. So because we all knew about it they couldn't try and, they couldn't deal with us on that individual basis. So their little plan fell apart.

But it's interesting through Twitter, I've spoken to a lot of people who've had similar problems from other developers. Not just Taylor Wimpey but from Persimmon and so on. Persimmon being quite highly mentioned as well who've had problems with them who've come back, and other Taylor Wimpey sites where they had similar problems. And Taylor Wimpey have done exactly the same thing, or Persimmon have done the same thing, and said "it's just you, it's an isolated incident, nobody else affected". They try and deal with you that way so that you don't speak to your neighbours about it. You don't talk to anyone about it, you just think okay it's just me I'll get it fixed everything will be fine. It doesn't affect anybody else. No doubt they rectify properties on certain developments where their neighbours are similarly affected and because they haven't complained, because they haven't made noise, they're not being fixed. It's a money saving initiative.

Ben: We're talking big business here. This is one of the UK's big businesses and I don't have a problem with big businesses, if they are delivering things as they should be. And I always get the feeling at the end of this that we need to raise our game. It's a mixture of demand from the public wanting higher standards which I think you've demonstrated, and then also that stick from the government saying these are the regulations, actually are we meeting them?

Luke: Well it shocks me actually as a consumer. So any other product that you might consume, if you were to buy a car, a television, a computer, whatever it might be, if you have a problem you speak to the place you bought it from or the manufacturer and say "I've got this problem", and typically they bend over backwards. I work for a large IT company so I've been in that situation. We have a customer who's made a purchase and there's been a problem and you do everything you can to ensure that they have a new replacement item, or repaired item. We'd typically compensate if there's any issues, significant issues, do everything that we can to ensure that we retain the customer.

Now isn't it weird when you buy a house, which is the largest purchase that you make, they work in completely the opposite way? There's no customer support really, they don't really care about

retaining you as a customer, they treat you terribly. They ignore you flatly. You have to fight tooth and nail. The only reason that we've got as far as we have is because the Twitter account, which led to a Daily Mail front page, which led to BBC being involved which led to a whole host of other things. Because of that negative publicity, Taylor Wimpey have reacted. If we hadn't had that publicity they wouldn't have reacted. And that's pretty obvious.

Ben: Here's a good point then to ask you about the alternative route, because I know for this house you told me before how much you spent on it, it's a similar budget to what I want to spend on my self-build which I'm struggling to find land to begin with...

Luke: Ah, there you go! Now we would have considered a self-build and we're a big fan of self-build and we love Grand Designs and we sit there and think wouldn't it be great to build our own property, to have it designed exactly as we want it and that would be fantastic.

The problem is you can't find the land and certainly in the areas we've looked we couldn't find land around here that would have been suitable for us to do that. And obviously it's quite a daunting task anyway. There's not as much support, it's much easier to walk into a new build because it's done for you. But when you do it you think you do it with the knowledge of the fact that this is all built to specific regulations that you've got the NHBC backing you up, supporting it, you've got the 10 year guarantee. What could possibly go wrong? Whereas if you self-build well there's all kinds of problems that could happen. Things could go wrong along the way, you get let down by suppliers, you're having to project manage it and so on. So it seemed like a much easier route.

In reality, here we are a year on, we're still finishing building our property. If we'd been able to find a plot of land, the reality is it probably would have taken the same amount of time to build our own property and we'd have a beautiful house we'd designed to our own specification.

But think about where we are today, and this is something that's become really obvious to me, the problem is the large house builders effectively get all the land so if I look around this area right now, there's a number of sites around us. Wokingham Borough Council are having this huge spree of building going on right now. It suits them brilliantly because, guess what, lots more council tax. I'm sure they're doing very well out of it.

So they've given the land out to who is it, oh it's Persimmon, oh it's Taylor Wimpey, oh it's Barratt, oh it's Beaulieu, it's all the same big housebuilders. Redrow is the other one as well. So that's all of the, they've got them up so you can't get land because all of the land is going to the large developers. And then the large developers are building the houses, which are not being signed off by Wokingham Borough Council, they're being signed off by the NHBC, and who funds the NHBC? Oh it's the large house builders! So it's all incredibly self-serving and really quite bizarre because it feels like it's an industry which is corrupt at its core and they're effectively stifling the smaller house builders, the self-builders.

And I understand that we need more houses, that we have a housing crisis, and I agree we should be building more, but we should be building them to an appropriate standard. I don't understand why the government isn't fixing this? Why is the NHBC, which is effectively funded by the housebuilders, allowed to sign off all these properties? Which are being signed off effectively without meeting regulations. Why aren't building control for the councils that are giving away this land or selling this land off, signing off these properties? I don't understand.

Ben: Just as you were saying that last bit I was thinking are you angry or are you passionate about this? Is there anything else? Let's say all of your issues have gone, everything's sorted. What happens then? Do you just step away from this?

Luke: I don't think I can. Having gone through this process. I mean you ask if I'm angry, I'm so far beyond angry now. I was angry, probably a few months ago. I'm beyond that. I'm dispassionate about it now because it's taken so long, it's become part of my life, as terrible as that is. What annoys me is I kind of feel that I've uncovered a much bigger issue and it feels like that's not right. So why should other people have to go through the same process?

And why should we have this situation? We don't have this situation in other countries. You know in Germany we'd never have this situation. In France you wouldn't have this situation. So why is it in the UK that we're beholden by these large companies who snap up all the land, build these sub-standard properties, get them signed off by a body that they're paying for to sign them off, that don't meet regulations and that's all fine? We're okay with that? We shouldn't be okay with that. We absolutely shouldn't be okay with that. Someone should stand up and say this is wrong and I'm happy to be that person if that's what it takes because I know what it's like to

be on the bad side of that. I know what it's like to go through this process.

Ben: Someone facing this right now, perhaps they'd had that thought of maybe self-building but it's the easier route of going down here, is there anything you can say to them to protect them or make them go into this and be able to come out the other side at least pleased with what they've got or is it just too complex?

Luke: Don't give up is all I can say. So if you're in the same situation that we found ourselves in, don't listen to your developer when they say you're being fussy, that it's an isolated incident, that it's just you.

Ben: But even before that stage, when they just begin?

Luke: There's very little you can do. Because what we found when we bought this property, we weren't able to have this property inspected. I mean Taylor Wimpey flatly refused to allow anybody on site, it's an active building site, before completion. I mean we just absolutely could not have this place surveyed. We asked if we could and we were told no. They said you can get a snagging survey once you've completed. And that's full completion, so all our money is gone. We've paid for the house and it's not an inexpensive property.

So we've paid for it all and now we can inspect it, but they said "it's okay, you've got customer care on site, we'll rectify any issues for you, we'll do the 7 day snagging, the 28 day snagging, you've got a 10 year guarantee. So you feel like you're protected. And the 10 year guarantee we've discovered doesn't really mean anything, because it's from NHBC and it's probably not worth the paper it's printed on.

And then the customer care support is so poor that they wear you down to a point that you end up giving up. Which I think is a money saving initiative on their side. They just try and not do the work because it costs them money. So they wear you down and wear you down and wear you down to the point you think, I'm going to give up. Many a time I have thought I'm going to give up, I've had enough of this. And I've fought through it and said no, we want the house we paid for, let's get it finished. And it's been a really, really tough struggle to get to this point. And you might think oh well it's okay I'll get appropriately compensated. I doubt that very much. Certainly Taylor Wimpey have not spoken to us about any level of compensation. Having spoken to legal representation they're saying that there is potential compensation but it's going to be very, very,

very small. We're not going to see a lot of compensation for a year of our lives being destroyed. Which is shocking really isn't it?

Ben: How do you feel in this home, maybe as we get towards the end of this interview? When it's all completed, is it going to feel like home?

Luke: The house, actually to be fair, we do really like the house. We wouldn't have bought the house if we didn't like the design of the house and we didn't like... There's a lot of space and a lot of light. It doesn't feel like a regular new build house in this property. So we really like it. We've got a good-sized garden, we love the fact that we back onto natural parkland that nobody can build around us, we really love the location.

And actually throughout all this kind of arduous year of hell, we've really built a really nice community here within this first phase because we've all got to know each other as neighbours and it's a really great community of people here. So because of that it actually does feel like home.

We've got fabulous neighbours, the house itself when it's finished is going to be fantastic and it is so close to being perfect now, there's a few minor things and then it's done. And then I think we'll be very, very happy here. We're not planning on moving for a long time, so I think we'll be very happy long term. So yeah, there is a happy ending here. When we get to it the house will be finished, we'll be happy, we can get on and live our lives. It's just taken a year to get to that point.

Ben: That seems like a good ending! Luke, thank you very much.

Luke: My pleasure, thank you.