

Contents...

1. Introduction
2. What searches are usually carried out and why?
3. What other searches could be carried out?
4. What if you don't want us to carry out any searches?

Introduction

The purpose of this Guide is to:

- Explain what searches are usually carried out when buying Residential Property ("RP") and why
- Indicate what other searches could be carried out
- Enable those intending to buy without carrying out any searches to make an informed decision

This search provides a wide range of information of relevance to a potential buyer of RP and, if a mortgage is being obtained, the lender. This includes the following:

- Details of entries on the Council's register of land charges for that RP e.g. whether it is in a Conservation Area or is listed.
- Details of entries on the planning register e.g. planning and listed building consent applications and their results.

What searches are usually carried out and why?

The following is a summary of the three searches which are carried out virtually every time RP is bought:

- 1) Search of the Local Authority's records ("Local Search")



- Confirmation that the RP abuts a highway maintain by the County Council (as highways authority).

2) Search of the Drainage Company's Records ("Drainage Search")

This search will confirm the following:

- whether the RP is connected to the mains water and sewerage systems
- if the water supply is measured by a meter
- if a main sewer lies within the boundaries of the RP (and possibly under a building constructed on it)

3) Environmental Search

This is a desktop search of various datasets which reveal information about:

- past uses of the land on which the RP has been built
- possible flood risk in the area
- other environmental factors which could impact on the use and, ultimately, the saleability of the RP.

Apart from providing useful information to buyers of RP, all lenders require that these searches are carried out and reveal nothing adverse. So, even buyers who are not obtaining a mortgage are well advised to carry out these searches to establish that there is nothing adverse which could cause a problem when the RP is sold in the future.

What other searches could be carried out?

4) Searches to assess potential development risk

These are desktop searches which help to identify if there is a risk of development in the vicinity of the RP which could impact on its amenity or future value. Lenders do not require such a search to be carried out and they can be expensive, so we offer this option to our clients and only carry out a search if instructed to do so.

5) Specific searches

There is a wide range of other searches which can be carried out against RP. These specific searches are usually only carried out if there is reason to believe a RP may be affected by a particular risk or is located in an area where a risk is known to exist.

Examples include:

- Coal mining search in an area where it is known there has been deep seam mining.
- Searches to establish if an RP might be affected by train or underground railway lines.

Generally our search provider will alert us to a potential specific risk so that we can recommend an additional search is carried out.

What if you don't want us to carry out any searches?

Occasionally we are instructed to buy RP and not to carry out any searches at all. This may be a perfectly justifiable decision in certain cases. However, it is important that our clients fully understand the implications of that decision and we therefore ask that they read this Guide before confirming those instructions.

Talk to us...



Clare Martin
Partner, Residential Property

T: 01223 447412
E: cmartin@hcrlaw.com

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