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# GUIDANCE TO SEARCHES MADE ON A PURCHASE

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CAMPIONSSOLICITORS  
& ESTATE AGENTS

# Guidance to searches made on a purchase

If you are having a mortgage you will be required to have 2 basic searches throughout the country which are the local search and the drainage search. Then in former mining areas you have to have a mining search. The cost of these 3 searches is:-

- Local Search £70.00
- Mining Search £34.80
- Drainage Search £30.00

Very briefly these 3 searches deal with the following:-

Local Search – Planning issues, nearby road/rail or tram developments. Any grants by the local authority or money due to the authority, building regulation approvals. Other local authority issues.

Mining Search – Whether the property is affected by past or future underground mining. Any opencast sites near.

Drainage Search – whether the property has foil and surface water drains. Whether the property has any public drains running through the property (since 2011 any public drains that run into other public drains and serve more than one property are public drains. The issue is complicated by the fact that routes of drains are not always known)

## **Other developments in the area**

We must make it clear that the Local Authority Search may well not give information on developments within the area that may affect the property. If you are concerned about this issue you can contact the Local Authority directly about plans for the area and any neighbouring Planning Permissions. You can

make an appointment. You should also consider visually inspecting the area and if necessary asking within the neighbourhood.

In addition you may wish to consider a Planning Search (more than one type and available in combination). Please see below.

Additional guidance is given by our search provider on [www.psgconnect.co.uk](http://www.psgconnect.co.uk)

**Additional Optional Searches (ALL SEARCH PRICES INCLUDE VAT WHERE IT APPLIES)**

The Local Search £70.00, the Drainage £30.00 and the Mining £34.80 in a former mining area are all required by your lenders if you are having a mortgage. They should have been quoted above. Below are various optional searches that we recommend you have

**Planning Searches (£96 DevAssess), (£28.20 Groundsure Planning) (£28.80 Landmark Plan Search)**

We take the following from the DevAssess website.

Homebuyers often overlook planning proposals that could change the surrounding area permanently, often at a substantial cost.

DevAssess combines existing planning information with a detailed investigation that exposes unexploited development sites.

It reveals to homebuyers potential construction activity and nuisance planning applications that could affect the enjoyment of the property. Altered views and loss of privacy can significantly reduce the value of some properties.

The report also identifies the new build development potential of the subject property. Exposed hidden value could make a home an even better

investment. Groundsure Planning Fees above. Landmark Plan Search Fees above

You can also have the following searches in connection with surrounding planning issues. These however give less information than the DevAssess search. Groundsure Planning (Fee above), Landmark Plan Search (Fee above).

### **Environmental search (search fee of £49.80)**

This is a developing area of law about which there is increased concern. A small minority of properties may be affected by land contamination. In addition, there can be other issues such as:

- Contamination in the ground leaking into an aquifer (underground water which can then affect other land.);
- Landfill sites near the property
- Businesses nearby discharging waste into water sewers or the atmosphere.

The consequences of these types of environmental problems can be:

- Loss of value to your property
- In certain circumstances, clean up costs if the original polluter cannot be found or has disappeared. Such clean up costs can run into thousands of pounds.

It is never safe to rely on local knowledge. You should also never draw conclusions from the age of the property. In a recent case in Bath the owners

of properties had to pay a substantial amount of money for clean-up costs, even though the houses were over 100 years old.

So far as flats are concerned, although it is unlikely that individual flats will be effected by environmental issues, the block of flats could be if all the residents had to pay for clean-up costs.

If there are environmental issues, insurance may be available but if such issues arise in no circumstances should you ring the Local Authority without discussion with us since that could invalidate any insurance.

**Campions therefore recommend an Environmental Search.**

#### **Chancel Check (search fee of £24.00)**

If your property is in a Church of England parish which has a vicar or had a vicarage and has a church dating from the medieval period or earlier, you may be subject to chancel repair liability. This is an obligation to make payments towards church repairs and payments can be substantial. The highest recorded liability occurred recently and has resulted in one family facing a liability of several hundred thousand pounds. A chancel check will confirm if your property is in an area which may be affected. If so, specialist insurance can be arranged. Further details can be found at [www.csl.co.uk](http://www.csl.co.uk)

#### **Flood Check (search fee of £24.00)**

Flooding is becoming an increasing problem. There are two main causes of flooding which are river flooding and flooding from the sea. Some properties can be affected by both risks. In addition, some properties can be at risk from ground water flooding.

Insurers are increasingly concerned about this issue and the cost of flooding. They will provide flood insurance cover as standard on all household and small business policies where the risk of flooding is no greater than 1 in 75 years. However, this commitment only applies until 30th June 2013 when it could be revoked. It also does not apply to properties built after 1st January 2009.

The consequences of being at risk from flooding are as follows:

- The high cost and inconvenience should your property be flooded;
- The risk of not being able to obtain insurance;
- Loss of value to your property which could be quite substantial.

You can obtain an indication as to whether the property that you intend to buy is at risk from flooding from the Environmental Agency from [maps.environment-agency.gov.uk](http://maps.environment-agency.gov.uk). **We strongly urge you to consider this issue in all cases.**

### **High Speed 2 (HS2) £18.00**

This is the High Speed line which is being constructed between North and South. The 1st phase is being constructed between Euston London Station and Birmingham and will be completed by 2026. The 2nd phase to be completed in 2032/3 will have 2 lines. One is Birmingham – Manchester and the other is Birmingham – Leeds. The Birmingham – Leeds line will go through North West Leicestershire. The western part of greater Nottingham (station at Toton Sidings) and then follows the route of the M1 to Sheffield Meadowhall.

We would obtain a High Speed 2 Site Solutions report from Argyll Environmental Ltd. Further websites that you may wish to look at are:

- [www.argyllenvionmental.com](http://www.argyllenvionmental.com)
- <http://hs2.org.uk>
- <http://highspeedrail.dft.gov.uk>

### **Homecheck Professional Ground Stability Report - £24.00**

This is a search that you may wish to consider which would cover not just coal mining and brine but any other types of mining activity since the late 1700's. For further details of this report, please see [www.homecheckpro.co.uk](http://www.homecheckpro.co.uk).

### **Fracking Energy Developments**

Fracking in particular and energy development generally are becoming of increasing importance. There are a variety of reports available all from PSG

There are four available:-

Groundsure Energy	£24.00
Landmark Energy and Infrastructure	£30.00
Future Climate Info Energy and Infrastructure	£18.00
Future Climate Info Energy, Infrastructure, Environment, Flooding and Ground Stability	£60.00 (under 0.25 hectares) £100.00 (over 0.25 hectares)

### **Combination of Searches**

You can have a discount if you combine searches. However to obtain the discount you must pay for the searches at the same time

Groundsure Homescreeen £49.80

Groundsure Homescreeen & Planning Pack £68.40

Homecheck Pro Environmental & Landmark Plansearch Pack £73.56

### **Other Searches**

There are other searches available in different parts of the country. For instance:-

- Cheshire Brine in parts of the West Midlands.
- Mundic Block searches in Cornwall
- Tin mining search or report - Cornwall, South West Devon, some areas of Summerset
- Williamson's Tunnel Search – Liverpool
- Verderers Search (ancient forest rights) in a new forest and Forest of Dean
- Gypsum Mining Search – East Sussex, South Nottinghamshire, Parts of Yorkshire and Cumbria

Please email [progressions@campions.co.uk](mailto:progressions@campions.co.uk) with any enquires.

I have read and understood the above document. I am completing the care letter to show what if any searches I/we wish to have on our purchase.

Signed.....



Signed.....

Dated .....